A Gendered Analysis of Formal Vocational Education, Skills Development, and Self-employment in Accra, Ghana

Exploring enterprise development and outcomes of women's self-employment in the feminized trades

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Abstract

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Keywords: formal vocational education, enterprise development, gender, human capital, self-employment, domestic/feminized trades, skills, urban informal sector, Ghana.

This research is an exploration of the extent to which formal vocational education in the domestic trades (catering and dressmaking) for women in Ghana leads to sustainable self-employment in the urban informal sector (UIS) in Accra.

The research adopts a qualitative methodological approach using interpretive analysis to gain an in-depth understanding of the primary data collected. A case study approach is adopted to articulate emerging themes in a manner that is comprehensive and intelligible.

Two conceptual frameworks are employed: firstly, the research builds on the work of McCauley et al (1995), to ascertain the developmental dimensions of VE catering job roles that provide graduates with the capabilities and opportunities needed for sustainable self-employment. Secondly, the concept of Gender Role Socialization is drawn on to ascertain the gender-specific factors that influence women's engagement in VE and constrain women's MSE growth.

The research identified three key factors which affect VE graduates gaining employment and prospects for sustainable self-employment. They are: 1) The

VE programme pursued and the presence or absence of a transformative environment of skill utilization. 2) The attainment of post-graduation specialist training or advanced certification which provide VE graduates with enhanced prospects for employment. 3) Post-graduation quality workplace development experience (QWDE). Gender-specific factors include traditional Ghanaian expectations of “womanhood”, and the streaming of women towards occupational paths that maintain their gendered role obligations within the household and family. These include ‘domestic provisioning’; male prerogative as principal decision-maker in the household; weak inheritance rights and access to property.

Extended Abstract

In Ghana, many girls/women tend to be steered towards vocational education (VE), particularly in the domestic/feminized trades. This research explores the traditional orthodoxy that VE leads to skills and employment and the extent to which Gender Role Socialization (GRS) determines the engagement of women in education and employment. Specifically, the research analyses the conditions under which VE in the domestic/feminized trades for women in Ghana leads to sustainable self-employment in the urban informal sector (UIS), as well as the gender-specific enterprise development constraints that women face. Due to data collection challenges, the research focuses predominantly on the catering trade, and to a lesser extent the dressmaking trade.

To answer the research questions, the research adopts a qualitative approach using thematic and interpretive analysis to gain an in-depth understanding of what is required for VE graduates in the domestic trades to gain sustainable self-employment and Micro and Small Enterprise (MSE) growth, and the factors that constrain women's enterprise development in the Urban Informal Sector (UIS) in Ghana. A case study approach is adopted to closely examine the primary data collected by pinpointing and recording patterns or themes within the data. Then secondary data are used as a guide to articulate emerging themes in a manner that is comprehensive and intelligible.

Two conceptual frameworks are employed, which give context to the primary data collected and provide illustrative and interpretive rigour to research analysis: firstly, the research builds on the work of McCauley et al (1995), which analyses the developmental components of managerial job roles as a conceptual framework to ascertain the developmental dimensions of VE catering job roles that could provide graduates with the capabilities and opportunities needed for sustainable self-employment. Secondly, the concept of Gender Role Socialization is drawn on to ascertain the gender-specific factors that influence women's engagement in VE and constrain women's self-employment and MSE growth.

The research identified three key factors which affect the prospects of VE graduates gaining employment. They are: 1) The VE programme pursued and the presence or absence of a transformative environment of skill utilization where VE skills can be developed and employed. 2) The attainment of post-graduation specialist training or advanced certification which provide VE graduates with enhanced prospects for employment. 3) Post-graduation quality workplace development experience (QWDE). QWDE is a term that is coined by this research and is expounded through outlining the quality workplace development dimensions (QWDDs). The research adds to knowledge by articulating the processes associated with QWDE that lead to prospects for sustainable self-employment and MSE growth for VE graduates in the domestic trades in Ghana.

The research identified the catering qualification as one that enables VE graduates to gain employment in the hospitality industry in Ghana. Essentially, the favourable catering trade skills utilization environment is evidenced by the growth of the hospitality industry in Ghana, which enables catering VE graduates to find employment with 3 – 5 Star hotels and commercial kitchens. The hospitality industry provides employment opportunities for VE graduates across a breadth of organizations (Horizontal Diversity) and over a range of technical, service, and managerial tasks undertaken 'under one roof' (Vertical Diversity). The catering VE graduates were able to gain entry level jobs as apprentice or trainee and progress to junior cook and then to fully qualified cook. Through tenured employment, the graduates had prospects to progress onto management positions.

The Sustainable Development Goals (SDGs) promote quality education, and decent work and economic growth for all. This research bridges these two goals by identifying QWDE as a pre-requisite for sustainable self-employment. This research suggests that QWDE equips graduates with the critical capabilities and opportunities for sustainable self-employment in the UIS in Ghana. The QWDD model is an adaptation of the McCauley et al (1995) framework which focuses predominantly on four development components of

managerial jobs. This research refines the McCauley framework since the job roles in the research span the operational to managerial spectrum. The research renames: 1) 'Job Transitions' as Job-Role or Job Task Transitions. 2) 'Task-Related Characteristics' as Managerial and Commercial Related Experiences. 3) 'Support' as Job-Role Support. 4) 'Obstacles' as Job-Related Obstacles.

Evidence from the research suggests that QWDDs overlap, are interconnected, and mutually reinforcing. For example, job-role transitions, and managerial and commercial related experiences are interrelated by tenure. 'Quality development' is determined by the extent to which all or some of the QWDDs are present in an assignment. Thus, assignments that are high on some or most QWDDs are considered highly developmental, enable development of end-state capabilities and functioning, and enhance prospects for sustainable self-employment. In refining the QWDDs for the domestic trades in general, and catering in particular, this research contributes to knowledge. It provides an illustrative model for analysis of the domestic trades that could also be applied to other trade areas.

The research also identifies three outcomes of QWDE as 1) Skills and Competencies, which relate to 'know-how' and 'know-what'. They are the total capabilities that VE graduate enterprise owners (GEOs) need to perform their jobs successfully (Lan et al 1999). The research suggests that skills and competencies are crucial to the success of new business ventures and sustainable self-employment; 2) Business Networks and Relationships, which relate to 'know-who'; and 3) Business Model, which relates to who the enterprise's customers are, and how the business will deliver value and make money.

The research contributes to knowledge through providing 'The VE Tree Metaphor' as a means of illustrating the linkages between VE, QWDE outcomes and the achievement of 'freedoms' (Sen 1999). The findings suggest that there is a relationship between the depth of QWDE that GEOs had acquired, and the extent to which they had demonstrated the achievement of freedoms such as

enhanced opportunities for functioning, economic self-sufficiency, agency achievement, self-empowerment, and self and social identity.

The findings also reveal a relationship between QWDE and the GEO's position, performance, and potential in the UIS. This relationship is established through the analysis of GEO employment histories, GEO enterprise operations, GEO Key Competencies/Capabilities and Opportunities, and Business and Personal Incomes. The research demonstrates through the 'Urban Informal Sector Enterprise and Entrepreneur Life Cycles' continuum, that there is a plausible relationship between the depth of QWDE acquired by the GEO and her position, performance, and potential in the UIS. The analysis suggests that: 1) Where GEOs had limited or no QWDE, they typically ended up operating MSEs in the subsistence tier of the UIS and had difficulty scaling-up beyond the first growth ceiling. 2) The GEOs who gained operational level QWDE tended to transition to the lower section of the middle tier. These GEOs seemed to struggle to scale-up to the upper middle tier due to their lack of managerial and/or commercial skills. 3) GEOs with operational and managerial and/or commercial experience tended to transition to the upper section of the middle tier.

The second part of the research provides a model which uses gender as a lens for analyzing issues that constrain the GEO's MSE growth. The model focuses on the factors that specifically constrain the enterprise growth of GEOs and, by extension, poor women in Ghana. It applies a multi-level analysis of constraining factors at the business operations environment level, socio-cultural level, and household level. The research indicates that gender-related factors at the household level seem to permeate many aspects of poor women's lives (GEOs). Household level factors tend to affect poor women's education 'choices' as well as enterprise development and growth prospects. Household level factors encompass traditional Ghanaian expectations of "womanhood", including: 'domestic provisioning'; male prerogative as principal decision-maker in the household; weak inheritance rights and access to property.

The research showed that GEOs were streamed towards occupational paths that were geared towards maintaining their gendered role obligations within the

household and family. As a result, the domestic trades in Ghana tend to be saturated and attract fierce competition in the marketplace, in turn presenting limited prospects for the growth and development of women's enterprises. 'The Priority Grid for GEOs' reinforces the position that 'womanhood' in Ghana is defined by: 1) women being married; 2) women bearing children; 3) women meeting their reproductive (home-keeping) obligations; and 4) women meeting their domestic provisioning obligations. The Ghanaian *'Obaasima'* (Ideal woman) is one who meets all four roles of the woman. Based on the Priority Grid, it is can be said that the GEOs had been successfully socialized to put their reproductive and marriage responsibilities above all others including the development of their enterprises. The GEOs reported that reproductive and home-keeping obligations made inordinate demands on their time, hence they had limited time for the development of their enterprises. Apart from being 'time-poor', the findings revealed that GEOs also had little money to reinvest in their enterprises. GEO enterprises tended to act as a vehicle for meeting the day-to-day financial needs of their households. The day-to-day household financial needs were prioritized over the needs of the enterprise, and hence stifled the MSEs of growth prospects.

Most of the GEOs operate home-based enterprises which enable them to combine earning an income with their reproductive and domestic provisioning obligations. Essentially, home-working enabled GEOs to resolve the inherent conflicts between their reproductive and domestic provisioning obligations. GEOs working from home could not easily reach the central business districts to access clients and suppliers, and this factor acted as an enterprise growth constraint.

It was evident in the research that gender role socialization (GRS) within the Ghanaian household designated men as principal decision makers, hence women have very limited access to resources and property rights. Property rights span a range of assets, but land is the most valuable and is prized as collateral in Ghana (World Bank 2011: 23). There are significant challenges for women leveraging land or property owned by their father to run their

enterprises, particularly when they are married. Women's lack of access to legal property rights impacted on GEOs' abilities to build, re-invest or exchange their assets in the most effective way to generate value. Access to property constituted a gendered phenomenon where inequities constrain women's business viability, particularly when seeking credit for enterprise expansion.

The research makes some suggestions or proposals for VE policy for women in Ghana. It proposes a VE Ecosystem as a model for reframing VE policy. The elements of the model include: 1) a National Skills Database (NSD) to address the mismatch between VE supply and demand. 2) Provision for a linkage between VE and industry skills needs. 3) Provision for a linkage between VE and the government's economic development priorities. A national skills strategy could be constructed to sit tightly with private and informal sector development.

In exploring a gendered analysis of formal VE, skills development and self-employment for women in the UIS in Ghana, this research suggests that the orthodoxy that VE leads to employment can be achieved within a conducive environmental context where skills can be utilized productively. There must be the capacity for VE skills to be developed in a systematic and standardized manner in order that skills are marketable and transferable (job opportunities exist). The research shows that VE graduates who gained managerial and commercial or business experiences through QWDE are the most likely to attain sustainable self-employment and MSE growth in the future. A less fragmented and more co-ordinated effort on the part of all VE stakeholders, including government, could put forward a strategy which ensures that necessary provisions such as counselling and business development services are provided to prospective female-led MSEs in the UIS, so that they can be included in the economic strategy of Ghana. An understanding of the socio-cultural and gendered factors that women face in Ghana requires the pursuance of gender-sensitive policies to address the requirements of women in business. This could in turn help the development of an African paradigm with more fine-tuned policies and programmes to support women entrepreneurs.

Dedication

To God alone be all the glory and praise for the great and wonderful things that He has done. Amen.

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Acronyms

ADB	African Development Bank
ADEA	Association for Development and Education in Africa
AGIVOC	Accra Girls' Vocational Institute
BECE	Basic Education Certificate Examination
CA	Capability Approach
CBT	Competency Based Training
CDC	Community Development Centre
COTVET	Council for Technical and Vocational Education and Training
DFID	Department for International Development
GDP	Gross Domestic Product
GEO	VE Graduate Enterprise Owner
GES	Ghana Education Service
GHS	New Ghana Cedis
GLSS	Ghana Living Standards Survey
GNMW	Ghana National Minimum Wage
GoG	Government of Ghana
GRS	Gender Role Socialization
GSS	Ghana Statistical Survey
HC	Human Capital
ICCES	Integrated Community Centre of Employable Skills
ICT	Information and Communication Technology

ILO	International Labour Organization
IMF	International Monetary Fund
IS	Informal Sector
JICA	Japan International Co-operation Agency
JSS	Junior Secondary School
LTC	Leadership Training Centre
MCP	Master Crafts Person
MoE	Ministry of Education
MoELR	Ministry of Employment and Labour Relations
MSE	Micro, Small Enterprise
MSME	Micro, Small and Medium Enterprise
NABTEX	National Board for Professional and Technical Examinations
NACVET	National Co-ordinating Committee on Technical and Vocational Education and Training
NVTI	National Vocational Training Institute
OIC	Opportunity Industrialization Centre
QWDE	Quality Workplace Development Experience
SSS	Senior Secondary School
SSA	Sub-Saharan Africa
TTI	Technical Training Institute
TVET	Technical and Vocational Education and Training
TVED	Technical and Vocational Education Department

UNDCF	United National Development Co-operation Forum
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific, and Cultural Organization
UNEVOC	United Nations International Centre for Technical and Vocational Education and Training
UIS	Urban Informal Sector
VE	Vocational Education
VTI	Vocational Training Institute

CHAPTER 1

INTRODUCTION AND BACKGROUND TO THE RESEARCH

1.0 Introduction

This introductory chapter offers a brief overview of the research. It includes sections on the rationale and research questions, definitions of terminology, and a summary of how the thesis is structured.

In a country where waged employment is scarce, and therefore not an option for many workers (both male and female), Ghanaian women who are vocational education (VE) graduates in feminized/domestic trades (such as catering, dressmaking and hairdressing), are often forced to find employment in the informal labour market (Duodu 2006; Gondwe and Walenkamp 2011). Consequently women dominate the Ghanaian informal labour market, with women's self-employment taking the larger share of labour in the sector (GLSS 2008; GLSS 2014).

The government of Ghana recognizes VE as a crucial intervention to improve the country's technical and vocational skills labour market, leading to enhanced economic development (Botchie and Ahadzie 2004; Bortei-Doku Aryeetey et al. 2011). More importantly, the government is actively seeking the participation of women on this journey of economic development. Women take a disproportionate share of the urban informal market in Ghana compared to men. The majority operate their own enterprises which have been identified as adding value to the Ghanaian economy (Plunkett and Swenson 2014).

The objective of this research is to explore the extent to which formal VE in the domestic trades provide graduates with skills for work, thus delivering the VE promise. The research specifically explores the links between formal VE in the domestic trades, skills development, employment, and subsequent self-employment or MSE development and growth. It is hoped that this research will

throw some light on the extent to which VE in the domestic trades enhances women's abilities and powers to make strategic economic decisions, hence boosting their wealth and well-being and enhancing prospects for gender equality.

As the researcher, my interest in this research comes from the Accra Girls' Vocational Institute (AGIVOC) in Ghana, where my mother has been the proprietor since 1973 and I am currently the President of the Board of Governors. The institute offers three formal domestic VE programmes, namely catering, dressmaking and hairdressing, hence my interest in these areas in particular.

In 2003, I accepted a call to assist in organizing the 30th anniversary celebrations of AGIVOC, a private-for-profit organization. During this time, I realized that I knew very little about my mother's business. My dearth of understanding about the business (against the backdrop that my mother wants me to take over the leadership and management of the institute, due to her advancement in age), led me to undertake a Master's degree in International Development at Bradford University in 2006. The objective was to examine and understand where exactly the school fits in terms of fulfilling the skills needs for poor women in Ghana. Using my mother's school as a case study, the Master's research focused on the internal dynamics of skill delivery at the school, studying the curriculum and delivery modes. During this process, my attention was drawn to the decline in student population over the years.

In the mid-1990's the student population at AGIVOC stood at approximately 1000. The population of the school had fallen to around 600 students by 2003, when AGIVOC celebrated its 30th anniversary, and declined further down to approximately 150 students in 2016. The decline in enrolment (which is a national trend), seems to be largely driven by graduates not finding employment opportunities in the trades they received training in post-graduation. This PhD study, therefore, gives me the opportunity to explore some queries that arose during the MA study.

Specifically, this PhD enquiry seeks to explore the conditions under which formal VE in the domestic trades leads to post-graduation employment and future sustainable self-employment for women in Ghana. It also explores the gender-specific factors which inform and constrain the VE graduate enterprise owners (GEOs) in the urban informal sector of Accra. I argue that this enquiry would give some valuable insights into the skills required and conditions necessary to address employment for women and 'sustainable' self-employment or women's MSE development in Ghana.

The next section is offered to acquaint the reader with the focal concern of this research – research rationale and questions.

1.1 Research Rationale and Research Questions

African countries are increasingly recognizing that improvement in the level of technical and vocational skills of their labour forces is crucial to enhancing economic development of their countries. The Ghanaian government recognizes that increased technical and vocational skills in its labour force is a critical factor to enhance social inclusion, provide employment, increase competitiveness and reduce poverty (Botchie and Ahadzie 2004; Duodu 2006). Also, gender issues are increasingly being recognized as critical to economic reconstruction (OECD 2011; Plunkett and Swanson, 2014). Even though the role of women in economic development in many countries has been acknowledged (Sen 1999; DFID 2000; Chant and Pedwell 2008), female workers are still considered more vulnerable to inequitable conditions of employment compared to men (UNDP 1995; ILO 2000; Uteng 2012).

Like many African countries, Ghana needs to achieve sustained economic growth in order for most of its citizens to break out of poverty. A critical step towards the necessary sustained growth is to expand employment for its citizens. Skills for work in Ghana can be acquired through formal education, training and higher education, traditional apprenticeships, on-the-job work experience and professional training, and through family and the community. Skills providers include public and private training institutions and private-for-

profit and non-profit institutions. The majority of Ghanaian youth acquire technical and vocational skills on-the-job through traditional apprenticeships preparing them for establishing their own employment. It must be noted, however, that formal VE in Ghana tends to exclude the poorest segment of society because of the costs involved in training, hence participation in formal VE depends on the income level of one's family (Amponsah 2007; Adams 2008; Darvas and Palmer 2014).

The efficacy of vocational education and training is realized only when graduates are able to deploy their skills productively in the labour markets where skills are utilized, developed and honed (Ampratwum and Osei-Boateng 2011; Darvas and Palmer 2014). This suggests that, for formal vocational education to meet its objectives of skills development and employment, there needs to be a conducive labour market which provides VE graduates with relevant employment opportunities. It also highlights the significant role a 'conducive employment market environment' plays in enabling the efficacy of the VE orthodoxy (World Bank 1991; Palmer 2005a; Palmer 2007a).

The Ghanaian formal labour market is too small to accommodate employment for most of the employable population. Only about 8.5% of the working population is in formal employment (African Development Bank 2012). The lack of employment opportunities for formal VE graduates in the domestic trades, coupled with unfavourable working conditions, particularly for working mothers, results in the informal sector becoming the more favoured source of employment for women upon graduation (Duodu 2006; Gondwe and Walenkamp 2011).

Parallel to other sub-Sahara African (SSA) countries, the informal sector in Ghana has become a source of employment for many workers including the poor and marginalized (Atchoarena and Esquieu 2002; Plunkett and Swenson 2014). The sector is particularly preferred by those who see it as a destination for achieving entrepreneurial goals (Liimatainen 2002; Adams 2008; Fox and Gaal 2008). Unlike the formal sector where workers' skills may be specialized, the informal sector requires workers to have skill sets that perform multiple

functions, catering to the whole of the business and not just part of the business. Informal sector workers, therefore, tend to see the prospect of growing returns (Fox and Gaal 2008). Thus, providers of VE feminized/domestic trade programmes in Ghana need to pay attention to skill requirements for the informal sector if there are to be any economic returns from the programmes they offer to women.

Formal VE graduates who end up operating in the 'lower levels' of the informal sector (IS) tend to engage in activities which are often characterized by low levels of capital and skills, lack of access to organized markets and technology, low and unstable incomes and unpredictable working conditions (ILO 2000; Liimatainen 2002; Plunkett and Swenson 2014). In the urban informal sector (UIS), where the key participants of this research operate, it is noted that workers usually operate from kiosks, shacks, table-tops, small containers, 'umbrella' stalls, and from their family homes (Ofori 2009). Since there are no barriers to entering the informal sector, female GEOs in the domestic trades face market saturation and intense competition, and need to find ways of becoming more competitive in order to sustain their self-employment/enterprises.

Literature on micro/small enterprises (MSEs) in sub-Saharan Africa (SSA) asserts that many VE graduate self-employment/MSE ventures fall in a continuum of enterprises ranging from the subsistent/survivalist end (they have no fixed or working capital, and tend to be differentiated by gender and poverty) to, at best, the micro-entrepreneurial stage (they have enough profit to reinvest and expand) (Palmer 2007a). The literature also reports that it is unlikely that MSEs will expand into larger, more regularized, enterprises (Middleton et al. 1993; King and Palmer 2007; Darvas and Palmer 2014), but rather MSEs tend to go through a number of movements (operational formations), fluctuating along the continuum over the life of the enterprise (Palmer 2005: 106). It is important therefore, for Ghanaian VE providers and policy makers to deepen their understanding of the skills needed that would lead to sustainable self-

employment. The investment in skills could then be said to support economic growth.

There is a dearth of information on the outcomes of VE covering the feminized/domestic trades. However, in an ideal world, formal VE in the domestic trades in Ghana, compared to traditional apprenticeships, is more likely to deliver the dream of providing its participants with increased job prospects (Goedhuys and Sleuwaegen 2000; Garoma 2012) since it combines text book knowledge and practical forms of education.

This research seeks to explore the orthodoxy of formal VE by women in the feminized/domestic trades in Ghana. The focus is on exploring the relationship between vocational skills in the domestic trades (catering, dressmaking, hairdressing) and urban informal self-employment or micro/small enterprise development (MSE) in Accra, Ghana. Key informants of this research are the VE graduate enterprise owners (GEOs). With this backdrop, the objectives of this research are:

1.1.1 To find out whether VE in the feminized/domestic trades leads to employment.

1.1.2 To understand the conditions under which VE in the feminized/domestic trades lead to sustainable self-employment/MSE growth and development, in the context of the urban informal sector (UIS), Ghana.

1.1.3 To identify the gender-specific factors associated with female engagement with VE in Ghana.

1.1.4 To identify the gender-specific constraints on women's self-employment and enterprise development, in the context of the urban informal sector in Ghana.

Following these objectives, the key query of this research is:

1. Does formal VE undertaken by women in the feminized/domestic trades lead to sustained employment in Ghana?

The sub-queries are:

a) Under what circumstances does the formal vocational qualification in the feminized/domestic trades adequately prepare female graduates for sustainable self-employment?
b) What are the gender-specific factors that influence women's engagement in VE in Ghana?
c) What are the gender-specific factors that constrain women's self-employment/enterprise development, within the context of the urban informal sector in Ghana?

1.2 Definition of Terminology

1.2.1 In this research, formal VE constitutes post-primary education and institution-based pre-employment VE. It is full-time, modularized, and of 3 – 4 year's duration. VE is accredited in Ghana by the National Vocational Training Institute (NVTI) and Ghana Education Service (GES). The use of the acronym "VE" transcends all forms of formal technical and vocational education and training (TVET). Providers in Ghana include private and public vocational training institutes (VTIs) and technical training institutes (TTIs).

1.2.2 Micro/small enterprise (MSE) – Informal sector microenterprises in developing countries are usually defined as comprising of less than 10 workers (Rogerson 2001). Specifically, for this research, urban informal sector (UIS) microenterprises refer to non-farm income generating activity, particularly catering, dressmaking, and hairdressing, operating from home or outside (from a stall, on the street or 'container'). Microenterprises typically have a paid workforce of up to four workers, including the owner-manager and other paid or unpaid workers. Operators often use a flexible workforce (Mensah, Tribe and Weiss, 2007). The UIS microenterprise spectrum is defined as a continuum between the more survivalist enterprises at one end, such as petty trading and food vending, and the more dynamic enterprises at the other end,

such as larger more entrepreneurial types of businesses (McGrath et al. 2005; Palmer 2007a; Chen 2008).

1.2.3 In this research, MSE development also includes self-employment. The key informants are VE graduate enterprise owners (GEOs). These owner-managers operate MSEs in the domestic trades within the UIS, Accra.

1.2.4 In this research, sustainable self-employment refers to GEOs who have obtained more than three years quality workplace development experience at the operational level, with some management and/or commercial related experience. Essentially, GEOs with sustainable self-employment are high on opportunities and/or capabilities for functioning. They typically operate at the middle-upper or upper tier of the UIS and have a personal income which is at least 8 times the basic minimum wage in Ghana.

1.2.5 The feminized/domestic trades refer only to catering, dressmaking, and hairdressing, where training has been received at formal Vocational Training Institute (VTI) level.

The next section of the introductory chapter provides a summary of how the thesis is structured.

1.3 Chapter Summaries

Chapter one introduces the research and sets it in context. The central focus of this research is to explore the relationship between female engagement in formal VE in the domestic trades and skills development, employment and 'sustainable' self-employment within the UIS in Accra, Ghana. The chapter also includes sections on the rationale and research questions, definitions of terminology used, and a summary of how the thesis is structured.

Chapter two provides details of the methodology adopted for this research, and the methods used in data collection and analysis. It encapsulates the

researcher's positioning, ethical stance and reflexivity in the research. The interpretivist methodology is adopted to provide a specific philosophical lens through which complex qualitative information collected from the GEOs can be placed. The research uses a case study method to collect and analyze data according to emerging themes, such as workplace development experience processes that lead to capabilities and opportunities for sustainable self-employment, as derived from interview data.

Chapter three discusses the main theories which inform VE policies and practices. The chapter discusses the capability approach since it highlights not only VEs direct outcomes of employment, but also the extent to which VE enables women to experience enhanced capabilities and opportunities for functioning. The chapter adopts and refines the McCauley et al (1995) model as a conceptual framework for analysis of 'quality workplace development experience' (QWDE) in the domestic trades. The outcomes of QWDE that lead to sustainable self-employment are identified as skills and competencies; business relations and networks, and business model. Chapter three then discusses how QWDE gained by VE graduates provide prospects for sustainable self-employment, as well as the extent to which QWDE determines the position, performance and growth potential of GEO enterprises in the UIS.

Chapter four examines Gender Role Socialization (GRS) as the conceptual framework for applying a gendered analysis to female engagement in VE, employment type and decision-making. This throws light on the impact of socio-cultural influences on the economic 'choices' that GEOs make concerning their enterprises in the UIS of Ghana, and employs Ghanaian proverbs to illustrate and explain gendered economic behaviour.

Chapter five sets the research in the Ghanaian context. The chapter provides a brief overview of the macro-economic situation in Ghana, highlighting the gender composition in employment, and the formal and informal market sectors. It then examines GRS and gender division of labour in the Ghanaian context, highlighting the concept of "womanhood" and the expectations associated with women's reproductive roles. Chapter five incorporates a brief examination of

gender discrimination with regards to men's prerogative as principal decision-makers, and those concerning access to property and inheritance rights, in the context of the Ghanaian family/household. It then provides an overview of female engagement in VE in Ghana, with a focus on the feminized/domestic trades this research is concerned with. The research argues that GRS provides a basis for understanding women's education and career choices, employment types, and decision-making, in the Ghanaian context.

Chapters six and seven provide the findings and analysis of the data. The interpretivist lens presents retrospective interviews of key informants as 'suggestive notions' rather than 'results' since there are many ways of looking at such complex data. Both chapters offer GEO individual profiles and stories to illustrate the findings and analysis.

Chapter six provides the first part of the research findings and analysis. It identifies the key factors which affect VE graduate employment prospects as: the VE programme pursued and the presence or absence of a transformative environment of skills utilization; post-graduation specialist training or advanced certification undertaken; and post-graduation 'quality workplace development experience' (QWDE). The chapter presents the dimensions of QWDE as job-role transitions; managerial and commercial related experience; job-role support and job-related obstacles. The chapter suggests that, in order for QWDE to lead to sustainable self-employment, catering VE graduates require up to four years' operational level experience, as well as managerial and commercial related experience. Such QWDE provides GEOs with the technical, functional, managerial and business competencies, business networks and relationships, and business models required to run sustainable enterprises.

Chapter six concludes by proposing a 'VE Ecosystem Model' consisting of a central national skills database targeted at addressing the VE supply and demand mismatch. This is supported by the strengthening of relationships and linkages between principal VE stakeholders and actors, which includes: COTVET (which has responsibility for VE strategy and policy in Ghana); VE

providers; industry and employers; informal sector trade associations; business development services; and government.

Chapter seven provides the second part of the research findings and analysis. It presents some gender-specific factors relating to female engagement in formal VE, trade choices, employment type and decision-making in the Ghanaian context. The portrayal of specific information revealed in interview conversations is captured in the personal profiles of some GEOs. The profiles illustrate and improve our understanding of how GEOs forge economic plans within the Ghanaian cultural context. This chapter analyses the enterprise growth constraints faced by women in the UIS in Ghana, which include: gender streaming into the feminized trades; home-based enterprises; women's role as home keepers and domestic provisioners; men's prerogative as principal household decision makers; and women's lack of access to land and property which act as collateral to raise the finance needed for enterprise development and growth.

Chapter seven proposes a co-ordinated and integrated framework approach to policy, targeted at developing women's MSEs in Ghana as a critical component in constructing an enabling environment. The proposed integrated framework approach for women's enterprise development in Ghana covers dimensions such as: legal and regulatory issues; access to enterprise education, training and business development services; access to business premises and markets; access to female enterprise networks and associations; access to credit and financial services; and research on women's enterprise development.

Chapter eight concludes the research. It discusses the implications of the findings and analysis as the mismatch between the supply and demand of VE in Ghana; the significance of QWDE; and the impact of GRS on women's engagement in VE, employment, and MSE development and growth. Chapter eight provides some contributions which the research makes to knowledge, and ends by outlining some limitations to the research.

The research's main contribution to knowledge includes: identifying the conditions under which VE in the domestic trades leads to employment; redefining the dimensions of QWDE for the domestic trades (catering); outlining the QWDE outcomes that lead to prospects for sustainable self-employment; proposing the VE Tree Metaphor illustrating the links between VE, QWDE outcomes and freedoms; articulating the relationship between QWDE and the GEO's UIS position, performance and potential; and finally, presenting a model which outlines the gendered enterprise constraints for women in the UIS in Ghana.

The following chapter explains the methods and methodology adopted for data collection and analysis.

CHAPTER 2

METHODOLOGY

2.0 Introduction

This chapter provides details of the methodology adopted for this research, and the methods used in data collection and analysis. It encapsulates the researcher's positioning, ethical stance and reflexivity in the research.

The research is an exploration of the conditions under which formal vocational education (VE) in the domestic trades for women in Ghana leads to sustainable self-employment, as well as the gender-specific enterprise development constraints that they face. The aim is to provide an initial basis for deepening our understanding of what is required for formal VE graduates in the domestic trades to gain prospects for sustainable self-employment or MSE growth in the urban informal sector (UIS), Accra. The interpretivist methodology is adopted in order to provide a specific philosophical lens through which complex qualitative information collected from the VE graduate enterprise owners (GEOs) can be placed, and a case study method is used to collect and analyze the data. The emerging themes for understanding the conditions under which VE skills lead to sustainable self-employment, as derived from interview data, include: Employment Histories, Enterprise Operations, GEO Capabilities and Opportunities (key competencies), Business and Personal Incomes. Gender-specific emerging themes include: Gender Streaming and the domestic trades, Women's dual reproductive and domestic provisioning role (Homemaker), Home-based location of enterprises, Gender discrimination and subordination in the household (Men's prerogative and principal decision-maker in the household).

2.1 Taking an Interpretivist Approach

This research focuses on formal VE graduate enterprise owners (GEOs). The GEOs are women who operate MSEs in the urban informal sector (UIS) in

Accra, Ghana. The services offered are in 'feminized' or 'domestic trades' in catering, dressmaking, and hairdressing. Understanding how GEOs make judgements and decisions concerning their enterprises involves the processing of complex information which is deeply ingrained in culture and traditions.

In order to make reliable and effective assumptions about a group of people one has to take into account the norms, customs and traditions that govern the society they live in (Chamlee-Wright 1997; Asimeng-Boahene 2013). This process could reveal competing concepts and frameworks of varying perspectives (cultural, economic, social, historical etc), none of which can clearly be viewed as the 'correct' theory. Hence, as is usual for social science research, the data may allow the possibility that any given findings could also have alternative interpretations. One then needs to find a construct or explanation that would carry conviction. This research employs an interpretivist approach to provide the philosophical lens for data collection and analysis.

Interpretivists believe that the world is socially constructed and that it is possible to understand people by examining their 'lived experiences'. This takes into account what the people being studied say about their own lives and circumstances. Hence, the approach allows for subjective reality (Smith 1998: 161; Kelliher 2005). Understanding the multiple rationalities and social constructions which underpin the economic decisions made by GEOs arguably cannot be picked up under the notion of objective reality (Robson 2002: 27) because the gendered behaviours are not abstract but are grounded in their value systems, cultures and traditions. For instance, deep rooted family dynamics and culture cannot be investigated according to natural science prescriptions that see reality as independent of individuals' cognitive or interpersonal processes (Marshall et al. 2005).

This research is a cultural investigation which produces a document of 'thick' descriptions (Geertz 1973) that need to be unraveled to reveal the 'truth'. The interpretivist position taken in this research, therefore, allows for complex qualitative data which is grounded in different contexts and experiences to be evaluated and analyzed, providing a deeper, richer understanding of the study

(Holloway 1997). Consequently, the interpretivist position affords the researcher the opportunity to observe each key informant (GEO) as a special case study set within its own special context (Nonaka, 1991; Sen, 1999). Validity is therefore pursued through the eyes of the GEOs themselves, through their narratives and biographies which are grounded in lived experiences. Thus, the information gathered poses complexities of inter-subjectivity and provides a position where there may be multiple realities, raising concerns for research legitimization (Bloor 1997; Kelliher 2005; Marshall et al. 2005). In other words, information gathered may not be seen as objective or easily generalizable.

It is argued here that culture is inherently connected with social institutions and individual behaviour. The research thus adopts the interpretivist position based on the argument that culture provides the context in which meaning is negotiated and renegotiated – since social behaviour is legitimized after going through an evolutionary process within the culture of a community. Thus, culture provides the lens through which individuals make sense of the world around them, and that 'objects' and 'actions' have no inherent meaning in and of themselves. It is, therefore, essential that the meanings of objects and actions are interpreted within the context of the particular language of a people, at a particular point in time, and with reference to meanings that relate to previous experiences. In this research, culture provides the interpretive framework that allows us to understand 'objects' as symbols, 'actions' as part of an overall plan, or interactions as social relationships (Chamlee-Wright 1997: 24).

The research adopts the view that the world is never experienced directly, and argues that the world of the GEOs in this research needs to be interpreted through the lens of the local culture and traditions, amongst other factors. An understanding of the complex social interactions of GEOs should address the cultural context in which social intercourse takes place. Culture plays a role in shaping or determining GEO preferences and, as such, can also play a role in constraining the optimization behaviour of GEOs. Culture and economic

choices are inherently linked hence they do not separate out from one another. Preferences for ethnic identity and trust among kin-groups are not culturally neutral, hence GEO choices and market processes are informed and directed by their specific cultural contexts working in tandem with other factors.

The interpretivist research approach helps explain why individuals may adhere to customs and traditions, even under circumstances where they may be economically disadvantageous, and particularly under circumstances where there is a corresponding cost in lost reputation for non-compliance (Akerlof 1980). The interpretivist philosophical lens thus helps to explain the extent to which customary practices can inhibit the efficient allocation of resources (Chamlee-Wright 1997). With regard to 'means to an end' that the GEOs engage in, in order to live lives that are of value to them, GEOs give preference to MSE activities that they find to be worthwhile. The worthwhile preferences of the GEOs are determined, in part, by the cultural context in which they are immersed - their lived experiences. As such, their cultural context should provide the framework within which to interpret their actions and interactions, providing richer and deeper understanding to their economic choices and activities.

Some researchers argue that the interpretivist approach allows for a rich, in-depth and more holistic investigation of social phenomena since data are steeped in real-life experiences, despite the argument for transiency and therefore unreliability. Hence, information gathered could come closer to adequacy than alternative offerings of truth, and could be useful as an aid in the construction of knowledge (Carter and Cannon 1992; Gaskell 1992; Barratt 1995; Stake 1998: 95).

Researchers who study women's business ownership suggest that women need to be studied not as isolated and somewhat "romanticized actors" (Gaskell 1992), rather the focus should be on the importance of women's relationships and choices within the "changing webs of action, meaning, knowledge and power" (Carter and Cannon 1992; Barratt 1995). Chell (1996:10) goes a step further and suggests that to examine the local cultural threads, socio-economy,

gender and power, “what is needed is a multi-paradigmatic approach in which local economic conditions and institutional frameworks can be described initially, with follow-up investigative work assuming interpretivist/ radical structural paradigms”. Fenwick (2007) concurs and points out that future analysis of female small enterprise owners would be well served with more qualitative research that employs in-depth approaches such as life-histories, narratives, heuristic inquiry, discursive analysis and ethnography, to balance the large-scale survey studies that have dominated the examination of female MSE owners.

While large-scale surveys have provided insightful information, results may be incomplete since they are unable to capture deeper understandings of female enterprise owners’ relationships with industry and the gendered notion of work (Barratt 1995; Chamlee-Wright 1997; Fenwick 2007). To this end, the case study approach is adopted as a qualitative research method that can accommodate complexity of knowledge, in this case, female engagement in VE (domestic trades), skills development, self-employment/MSE development and related gender issues. The case study approach could provide more complete information and a deeper understanding of the actions undertaken and choices made by GEOs.

The next section examines the methods and tools of data collection and analysis.

2.2 Data Collection and Case Study Approach

The case study approach allows the researcher to explore and understand complex issues. The research informants are female graduates of formal VE in the domestic trades. The research enquiry aims to understand the relationships between female engagement in VE and skills development, and the outcomes in terms of sustainable self-employment/MSE development. Also, the research aims to understand the extent to which gender role socialization (GRS) informs and frames VE graduates’ career choices and employment type; and the extent to which GRS constrains female self-employment/MSE development. In view of

the inherent complexity of the phenomena under study, a key strength of the case study approach is that it can be used to produce a holistic, in-depth investigation, which is required in this instance. The case study approach enables the researcher to closely examine the data within a specific context, that is, GEOs (domestic trades) operating in the UIS in Accra. Hence, inherent in this approach is the investigation of real-life phenomena through a detailed contextual analysis of a limited number of conditions (such as VE programmes undertaken, career and employment choices and outcomes), and their relationships. Thus, the use of a case study is compatible with the interpretive approach adopted, since it allows the researcher to gain an understanding of VE graduate actions and the choices they make through their 'lived experiences'.

A known weakness of the case study approach is the fact that its qualitative characteristic suggests a lack of rigour, and provides little basis for scientific generalization. However, inherent in the approach is the use of multiple tools which assist in achieving research legitimization, such as interviews, narratives and biographical accounts. The most important means of maintaining, modifying and reconstructing subjective reality is through conversation (Berger and Luckman 1991; Andrews 2012). Therefore, this research is based mainly on semi-structured and in-depth interview notes, biographies and historical accounts, narratives and independent views from GEOs. The research argues that the independent views of GEOs provide windows into how they view the world and modify their behaviour to address it.

The case study approach, therefore, involves a review of the factors within the GEOs' environments that inform their engagement in VE, as well as the potential impact on self-employment/MSE sustainability (Parren and Ram 2004; Debrah and Mmieh 2009). It offers the researcher the opportunity to observe complex real-life situations and also to re-interpret the data using specific disciplinary lenses to arrive at a clearer understanding or explanation of the research.

The process of selecting and adapting methods for research, in itself, becomes a reflexive and exploratory learning process for the researcher (Silverman 2000: 8). In view of the dearth of reliable information on the outcomes of women's formal VE skills for the domestic trades in sub-Saharan Africa (SSA), this research adopts an exploratory stance, which is a traditional strength of the case study approach (Palmer 2007a). Hence, using the case study approach helps contribute to knowledge by generating and interpreting rich and complex primary social data (Mason 1996: 4; Gobo 2005) through the re-interpretation of the data.

The following sub-sections provide information on further methods and tools used for data collection and analysis. They include the selection criteria for participants, interviews, making sense of the data, and ethical considerations and reflexivity.

2.2.1 Selection of Participants

The selection of participants was made by a non-probability sampling strategy which involves identifying and interviewing people because of their individual positions, roles or background experience (Azumah 2005). This purposive sample allows for flexibility in ensuring that the right participants are selected for this specific research. It also allows the researcher greater scope for inferences and judgements to be made when interpreting results because in-depth conversations can be held with people who have sufficient experience (Jankowicz 1995). A valid thematic analysis relies on a sample of participants who can provide accurate, new and exciting insights to the research through the data that they generate. This is critical to the validity of the case study (Yin 1994: 90).

A total of 37 interviewees took part in the research. 18 female GEOs in the domestic trades who had been operating MSEs in Accra for at least three years, were selected as key informants. In order to have a balanced view of the social phenomena under study, other groups of people were also interviewed. They included self-employed females or MSE enterprise owner/managers operating

in the three domestic trades of concern (catering, dressmaking and hairdressing), but who followed the traditional apprenticeship route (Mastercraft persons - male and female). This was to enable comparisons to be made with regards to their capabilities and opportunities available to them, and the prospects for sustainable self-employment within the context of the urban informal sector. This information would highlight the level of 'agency' key informants wield in their daily economic lives. Male domestic trade MSE owners were interviewed so that gender-specific inferences about choices and decision-making, self-employment and enterprise constraints, could be compared with data from key informants. Of the male sample, only one had received formal vocational training in hairdressing, and therefore had the same training background as key informants (GEOs) – perhaps a weakness of the research, since gender comparisons could not be made with males with the same VE background as key informants due to a lack of such males.

Two female owners of well-established and popular formal sector medium-sized enterprises (more than 10 employees) were interviewed. These were "Cake Teknikks" catering, and "Second Image" hair and beauty, both based in Accra. Although the proprietors had academic educational/training backgrounds in contrast to the GEOs, the rationale was to try to get a sense of what factors constrain female-owned enterprises operating in the informal sector, from expanding into formal sector enterprises. Such information would help to identify more focused strategies to enhance sustainable self-employment for women in the UIS, hence offering a better standard of living. Other interviewees included the Executive Director of NVTI, and the previous Principal Training Officer and Centre Manager of New Century Training Centre (a government assisted vocational training institute) who is currently the Director of Studies at Accra Girls' Vocational Institute (a private VTI). This provided some sector-wide background information about VE policy and programmes to assist the researcher with her interpretations of the social phenomena under study.

The sample size and the make-up of the sample in this research, which includes unequal numbers of GEOs per trade area, could be seen as small

compared to the much larger sample sizes used in large surveys. Thus, there could be concerns for generalization and reliability of the outcomes of the research. Since this research is a qualitative investigation, the researcher argues that semi-structured interviews and in-depth conversations, narratives, and historical and biographical accounts of GEOs will produce rich holistic data that provides credible information. Information gathered is about 'lived experiences' and grounded in the context of the GEOs' world. GEO responses are based on the perception of their reality, hence, the nearest to 'truth' that we can get within the specific context of the research. Data that represents important aspects and variations within the specific research context were used to reinterpret GEO behaviours and economic situations, thus making a contribution to knowledge.

Figure 2.2.1 Number of interview participants and Domestic trade areas

INTERVIEWEES	CATERING	DRESSMAKING/ TAILORING	HAIRDRESSING	TOTAL
KEY GEOs	13	4	1	18
MALE (MCP/GEO)	1 (MCP)	2 (MCP)	1 (GEO)	4
FEMALE MCP	4	6	1	11
PROPRIETORS OF MEDIUM-SIZED ENTERPRISES	1		1	2
VE GOVERNMENT OFFICIALS				2
TOTAL				37

Source: The Author

GEO – Formal VE graduate enterprise owner

MCP – Mastercrafts Person/enterprise owner (Informal apprenticeship)

During the search for participants for this research, it was very difficult to recruit hairdressers. Like the catering and dressmaking participants, some opted to participate and then dropped out at the last minute. For this reason, only one hairdresser was involved with this research as a key participant. Since comparisons made and inferences drawn from a sample of one cannot be deemed representative, the hairdressing trade was at this stage dropped from the research altogether.

2.2.2 Interviews

The research mainly used a series of interviews to collect the data required. Semi-structured interviews provided the questions, and some structure and uniformity to the interview process. Semi-structured interviews (*Appendix 3*), together with in-depth interviews, impromptu discussions, historical accounts and biographies, provided rich in-depth knowledge about participants' education, employment, skills and competencies, functioning, livelihoods, as well as enterprise development and constraints. The questions were generally open-ended to give the interviewees the opportunity to freely offer more information. Depending on the researcher's probing and interviewees' responses, interview sessions lasted approximately two hours. Data gathered were then narrowed down into meaningful empirical patterns or themes from which analyses were made. Data included VE course duration and qualifications gained, specialist training attained, work experience gained, enterprise start-up details, enterprise management and organization details, and personal and business income details (*see Appendix 1 and 2*). Interviewees were asked to share their views on a range of issues including their employment aspirations and expectations, and perceived enterprise constraints. All interviews were conducted on a one-to-one basis and were held on the GEO's business premises.

The series of interviews involved two field trips to Ghana. The first was in February, 2010, after which time the questions were reviewed and tailored to

what was perceived to be a more ‘successful’ group of GEOs. The second set of interviews took place one year after the first set of interviews, in February - March, 2011.

2.3 The Research Journey

I (the researcher) am a married woman and the mother of three young adults. The youngest, who is 21 years of age, is a lovely, bright and very active autistic boy called Jevan. He is my world. Over the course of my preparation and study for this PhD, Jevan has been the most affected in terms of the time I spend with him at home. Most of the time, he can cope without me being in the same room but other times he struggles with this. His older brother and sister both work but find the time to support him some weekends. Dad is very supportive and hands-on when he is at home. For this reason, I could not leave Jevan for too long to collect data in the field for this research, hence arrangements were made for my husband to be home to support Jevan while I was out of the country. For this reason, I had only two stints of field research to collect data. Each of the field research stints lasted about three weeks.

Consequently, I had to focus on what was absolutely necessary for the research and use the little time I had wisely. A local researcher was hired to recruit potential participants for the research. It was important to find a local researcher who I could trust, who understood the purpose of the research, and who also had a good understanding of the vocational education space in Ghana. This would prevent me from spending time on the ground sifting through participants to ascertain who is eligible. After lot of phone calls, I found a male local researcher who is a tutor in a vocational training institute in Accra, Ghana. It would have been nice to have employed a woman, since this research is to do with women entrepreneurs, but I struggled to find one who could completely commit to this exercise. Everything pertaining to the fieldwork was an outcome of the little time I had at my disposal, and the fact that I was constrained by how much time I could spend in the field due to my personal circumstances. It has been a very difficult emotional rollercoaster for me trying to juggle my studies with being the mother of a vulnerable young man. Against

all odds, I believe fieldwork was a success and my interpretation of events are a true reflection of the phenomena being studied.

The local researcher organized the selection of initial interviewees. He used his personal networks to help the researcher gain access to interviewees. The researcher maintained telephone contact with the interviewees over the periods of field work and transcription, to check that data had been transcribed correctly, and to receive updates on issues. In order to maximize research time, interview schedules and territory maps were drawn up. Interview plans and schedules were established based on the geographical territories mapped out, so that interview locations were close enough for the researcher to travel easily from one interview to the other, thereby reducing time between interviews. The local researcher was an invaluable resource, helping with local knowledge and some of the challenges associated with conducting field research in a developing African country, including understanding the protocols involved in soliciting the co-operation of female interviewees.

2.4 Making Sense of Data

It must be mentioned that this research views ‘enterprise owners’ and their ‘enterprises’ as one and the same. This is because all the enterprises in the research are sole proprietorships. Hence, in this research, operating a VE graduate enterprise in the UIS, Accra, Ghana, constitutes self-employment. The case studies explore the link between quality workplace development experience (QWDE) and the skills and operations of enterprise owners, in relation to enterprise performance. The research argues that a ‘successful’ enterprise provides sustainable self-employment for the owner. It has been mentioned that key informants were selected because of their relevance to the study. That is, they are female, formal VE graduates (domestic trades) who operate MSEs that are at least three years old, within the UIS in Accra. In trying to understand what determines sustainable or successful self-employment within the context of the UIS, a multidimensional approach was adopted to define success. This section throws light on the framework used to make sense of the performance or success/failure for the enterprise and the owner.

2.4.1 Data Analysis and Thematic Approach

The primary data collection technique employed in this research were interviews, hence a thematic analysis was adopted since it is the most widely used qualitative approach to analyzing interviews (Braun and Clark 2006) and because of the complexities inherent in the raw data. It is assumed that the gendered nature of the research which is inherently cultural, provides subjective complexities that are nuanced and carry critical information that could be lost without strong organization and description of the data.

Thematic analysis of data can give new insights into the research since, in answering the questions, interviewees reflect and reason on a variety of subjects in different ways (Folkstad 2008: 1). Respondents could suggest sources of corroboratory or contrary evidence (Yin 1994: 90) which provide the researcher with new insights into the study. As such, the sampling process of the research is seen as critical to the success of the case study if research questions are to be answered in a meaningful manner.

Thematic analysis allows the researcher to organize data in a systematic way so that meaningful information related to the research questions could be extracted (coding). A careful examination of the codes allows the researcher the opportunity to pinpoint, examine and record frequent utterances from key participants (GEOs). This is an iterative process through which emerging themes evolve. The researcher identifies and interprets the ideas and describes them in a way that provides an accurate understanding of the research story. The researcher's interpretations of the data and the analysis of the data must correspond for the themes to be considered valid (Braun and Clark 2006).

In accordance with the research questions, thematic analysis of data is then conceptualized through the McCauley et al. (1995) developmental processes for job roles and Gender Role Socialization (GRS), which contextualizes GEO gendered behaviour, cultural attitudes and traditions that affect enterprise development and growth. The rigour of transcribing interview data, reducing the

data into themes through a process of coding, identifying meaningful patterns and then representing the data in a manner that describes and gives meaning to the research story, means that the researcher becomes closely familiar with the data. Several revisions and manual checks were made during the case studies to ensure that the transcribed information was accurate.

The information gathered from a selection of 13 key catering participants was checked and re-checked for accuracy. For example, some significant codes that emerged from the data were 'attachment' and 'work experience'. A more in-depth review of data revealed the meanings of these two codes to be very similar. The former suggesting unpaid graduate apprenticeships but with monetary allowance for transportation purposes; the latter suggested paid apprenticeship and/or employment. The critical meaning here is that, ultimately, the two codes offered VE graduates with post-graduation opportunities to develop their trade skills. For this reason, the two codes were fused into one theme under *'work experience'*.

Constant reviews of the data revealed the emergence of sub-themes that were important to the research analysis, such as details of the organization within which the work experience took place; the roles and tasks that graduates performed during work experience; and the length of time graduates spent in the workplace. Based on key participants' accounts, work experience was critical to VE catering graduates attaining skills and competencies, networks and relationships, and a business model that equipped them for sustainable self-employment and MSE growth. The research then found it expedient to qualify VE post-graduation work experience by articulating the processes associated with the work experience that led to prospects for sustainable self-employment for VE graduates in the domestic trades. Through this process, the term 'Quality Workplace Development Experience' (QWDE) was coined.

The research identified that certain conditions had to be present for work experience to be considered 'quality development' and enable prospects for sustainable self-employment in the future. The VE graduates who acquired QWDE gained opportunities to develop, build and enhance their productive

capabilities for employment and MSE growth. Figures 2.4.1 and 2.4.2 below are examples of this research's approach to coding and emergent thematic analysis of work experience.

Figure 2.4.1 Emergent themes for analyzing 'work experience'

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organisation, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
GEO 1	Janet Dakurah	Catering (1987)	4 years	City & Guilds 1 NVTI 2 & 1 Cake Decoration	1 Number 1 Restaurant Trainee Cook– 1 year Cook – 3 years 2 Liberty Court Continental Dishes Cook/Chef – 3 years 3 Marriott Hotel – Catering Manager – 2 years	Business Age – 28 years Business provides: 1 Catering services 2 Hospitality & catering Equipment rentals 3 Laundry services 4 Water & public conveniences 5 Real estate	GHS 500 ($ 352) Per month = 8.03 Times multiplier of the minimum wage.
GEO 2	Rita Obeng Osei	Catering (1993)	4 years	City & Guilds 2 (Advanced Certification) City & Guild 1 NVTI 2 & 1	1 Ghana Airways Trainee Cook – 1 year 2 Golden Tulip Internship – Trainee Cook – 6 months 3 Adu Gyamfi Secondary School Home Science Tutor – 1 year 4 Japanese Embassy – Chef/Catering Manager – 7 years	Business Age – 3 years Mini Restaurant providing: 1 local & continental dishes 2 Food orders for NGO KIOSK	GHS 700 ($ 493) per month = 11.25 times multiplier of the minimum wage.

Source: Data Analysis

Figure 2.4.2 Emergent themes for analyzing 'work experience'

Job-role Transitions	Managerial & commercial related experience	Job-role support	Job-role support
Changes in job-role – exposure to new parts of business/operations	Developing new directions	Level of mentorship/coaching support	Inherited problems
Level of unfamiliar responsibilities	Influencing without authority (Non-authority relationships)	Level of acceptance and approval from others	Problems with employees
Increases in role scope	Level of authority (operational/ Supervisory /managerial)	Level of collegiality with co-workers	
Requirement to prove yourself	Managing business diversity – level of variability	Endorsement of one's ideas and actions	
Industry quality rating of employer (Michelin/Star rating)	Handling external pressures (e.g. managing external clients)	Permission to make mistakes	
	Working across cultures		
	Role scope and scale		
	Level of work group diversity		

	Level of autonomy/self – direction		
	Level of accountability		
	Level of decision-making responsibility		
	Tenure in role		
	Tenure with employer		
	Post-graduation quality workplace tenure		

Source: Data Analysis

Small business scholars recognize that the informal sector consists of heterogeneous groups of operators with various motives and backgrounds (Liedholm 2002; Berner et al. 2008). Hence scholars usually define success from various angles, and may apply a narrow definition of success because of difficulty in obtaining data on indicators. Consequently, it is rare that a multiple set of success indicators are used for measuring a given set of data or a particular study (Garoma 2012). This research adopts Baum's (1994) approach, used in his study of the architectural woodworking industry in America, in which the determinants of enterprise success are explored not only from enterprise attributes (e.g. size, age, profits), but also from a capability perspective, looking at the enterprise owners' general motives for start-up, specific skills and competencies, situation specific motivation, and vision and strategies for the business or entrepreneurial orientation. Theoretical and empirical studies of determinants of microenterprise success therefore provide a basis for the indicators used in this research (Aryeetey 2001; Masakure et al. 2008).

The research selected employment growth or firm size as a success indicator because it provides an objective measure (supply and demand measurements) thereby making it easier to obtain data (Sullivan 2009). Size as a success indicator also allows for inferences on supply and demand measurements to be made – either the enterprise cannot afford to pay wages, or it is not providing a saleable product. It is assumed that an enterprise would employ more labour as it becomes more profitable (Parker 1994). Hence microenterprises with up to 10 workers could be described as successful (Garoma 2012). Microenterprises studied for this research were predominantly sole proprietorships, with support workers tending to be unpaid family members or friends. Mensah, Tribe and Weiss (2007) report that microenterprises typically have a paid workforce size of up to four workers, and that operators often use a flexible workforce. However, in developing countries where labour is mostly unskilled, employment growth may not be responsive to changes in demand as

is the case in the western world. In addition, research evidence shows that it is unlikely that UIS microenterprises will 'graduate' from their seedbed into becoming larger ventures which employ more than 10 workers (Rogerson 2001). Hence, even though employment growth can offer a link between size and growth of the business, this research takes the view that it cannot be relied on as a sole measure of success across a data set.

Another success indicator used is enterprise duration/survival. The assumption is that the longer one stays in business, the more successful one is. This suggests that a surviving enterprise is a growing one, hence a successful one (Liedholm and Mead 1999; Van Praag 2003). Mead and Liedholm (1998) suggest that an important method for obtaining data on enterprise survival is to return to the same enterprise at the same location, to observe changes in enterprise activity over time. Fieldwork for this research was approached in two phases to capture data relating to enterprise age/duration. A criterion for the eligible enterprises studied was the duration of its operation in the UIS. At the selection period, enterprises/owners had to have been in operation for at least three consecutive years, indicating survival and possible enterprise success (Liedholm and Mead 1999). A challenge of using enterprise duration/survival as a success indicator has to do with the possibility that the age of an enterprise and its survival thereof may not indicate true performance. It can be argued that some firms can survive in business for long periods of time with little or no growth in employment or sales (Garoma 2012). Thus, the research adopts the age of the enterprise as one of a series of indicators that can be used jointly as proxies for enterprise success.

Net business income and personal income were also used as proxy indicators for enterprise success. Profit, which also proxies as net income from the business, indicates the prospects for a given venture to provide sustainable employment. Profit measures the difference between revenue and costs. GEOs were asked to provide figures for net income per month (business income), and how much they could afford to pay themselves from business revenue (personal income). The level of personal income (PI) represents the

living wage of the operator. Research shows that there is a relationship between business income (BI) and the personal income of the enterprise owner - the higher the income of the business, the higher the personal income (Rodriguez 2009). This research used the Ghanaian national minimum wage (GNMW) scale (GHS 3.11/ $2.2; as at March 2010) as a baseline for analysis, comparing it with the owners' personal incomes. Income band categorizations were adopted in relation to the data findings, ranging from income levels that barely sustained the enterprise owner (survivalist) to those levels providing owners with a sustainable self-employment (real profit and lifelong living wage). The income figures were then converted into multipliers of the Ghanaian national minimum wage. Personal incomes up to 2 times the multiplier of the basic minimum wage (BI = GHS 1,000 ($704)) are viewed as 'Tortoise' enterprises or survivalist self-employment (owner has no fixed or working capital hence becomes entrenched in a cycle of survival/subsistence); personal incomes from 3 to 8 times the multiplier (BI = between GHS1,000 and 2,000 ($704-1,408) are viewed as 'Caterpillar' enterprises or subsistent self-employment (enough profit to satisfy basic needs and reinvest but not expand); and personal incomes above 8 times the multiplier (BI = GHS3,000 ($2,113)) are viewed as Gazelle enterprises or entrepreneurial self-employment (enough profit to reinvest and expand) (USAID 2005: 4; Palmer 2007a).

A major challenge of using business and personal incomes as an enterprise success indicator in the research was that many GEOs did not have complete business records, and figures quoted were estimates. Hence, use of personal incomes and business profits as sole success indicators is problematic. Despite this problem, it is argued that profits are the most commonly used measure of MSE success (Robb and Fairlie 2007; Van Dijk 2007).

This research focuses on female-owned enterprises, and seeks to investigate women's "sustainable self-employment" within the context of the UIS. The research, therefore, focuses on gaining an in-depth understanding of the factors that determine the economic decisions the GEOs make relating to their enterprises. Data analyzed include information about personal background,

such as age, experience, educational background, gender and family orientation, skills and competencies, and ability to use resources available to her in an effective and productive manner (Sen 1999). Gaskell (1992) asserts that, when researching women's experiences in the labour market, results are deemed to be more accurate when "expected and actual family responsibilities" are taken into account. The researcher takes the view that an understanding of GEOs' aspirations and expectations for self-employment/MSE, provides insights into decision-making, and the prospects for enterprise growth. Conversations with the GEOs could provide an insight into the level of priority they place on their employment/businesses in relation to their household and family responsibilities.

Research in West Africa points out that VE graduates, on average, engage in an apprenticeship for nearly 4.5 years post-graduation, followed by less than 3 years of wage employment before embarking on self-employment (Haan 2001; Palmer 2007a). In terms of experience, the quality of training or apprenticeship enterprise owners receive prior to enterprise start-up has been suggested as an important factor in venture success. Specific industry experience and, the right type of experience is an important factor for enterprise success (Dahl and Reichstein 2007). Job training familiarizes the GEOs with processes and organizational structures and establishes business networks with business stakeholders, such as suppliers and producers (Campbell 1992; Dahl and Reichstein 2007). The capability for GEOs to leverage business networks is viewed as a factor which directly affects business performance, since they provide GEOs with information about markets and technologies (Barr 1998; Acquaah 2008). This research therefore sought to understand the type, quality, and duration of apprenticeship undertaken by the VE graduates, the skills and competencies gained, and the extent to which these learning opportunities and experiences acted as determinants of enterprise performance, and provided prospects for sustainable self-employment. These individual characteristics include the personal skills and competencies (capabilities) of the GEOs - the knowledge, skills and abilities- that are required to operate and sustain self-employment/MSEs (Baum et al. 2001) (See Appendix 1, 2 and 4).

This research thus explores the GEOs' general and specific competencies. General competencies refer largely to management, business and personal skills. Specific competencies involve technical and functional skills. While both general and specific competencies are important factors for venture success, recent empirical evidence argues that technical competencies are deemed more important (Martin and Staines 1994; Garoma 2012). This research adopts an alternative view relating to the extent to which both general and specific competencies impact enterprise success. For the analysis, key competency areas explored in this research are derived from a number of studies. They are: managing business and clientele; managing operations; managing self; managing employees and managing external stakeholders (Ibrahim et al.1986; Huck et al. 1991; Jennings et al. 1995; Newton 2001; Perren et al. 2001; Ahmad et al. 2010; Yahya et al. 2011).

The research argues that it is one's capability set - (the different combinations of skills and competencies that allow people to recognize the opportunities available to them, to enhance their livelihood) - that provides achieved functioning or enables a GEOs to be successful. GEOs could achieve sustainable self-employment within the UIS with the right capability set for the domestic trade they operate in, the right employment experience, support, advice, network and the right business model. The capability to live a life that is of value to oneself, suggests that one has 'freedom' to act and tap into available resources effectively, in order to live the life that is of value (Sen 1999; Nussbaum 2000; Powell and McGrath 2014). Consequently, although it is appreciated that "value" is contextual and a subjective issue to each GEO, this research assumes that one's economic self-sufficiency, the levels of one's agency (choice, power), empowerment, and self and social identity, are proxies for making an assessment of "value" (See Appendix 4).

Mead and Liedholm (1998) argue that the gender of the microenterprise owner may affect business success. They argue that female-owned MSEs in the developing world are largely operated from home due to women's reproductive obligations. They argue that many home-based enterprises tend to have

demand issues or may not be visible to support agencies. Furthermore, they argue that female MSE owners tend to be involved in a narrow range of activities that yield low profits. As a result, they argue that female MSE operators are less likely to survive compared to their male counterparts. This research therefore investigates the extent to which the reproductive responsibilities of the GEOs have influenced engagement in home-based ventures. In addition, the research explores whether home-working in itself acts as a business constraint to the growth prospects of the enterprises.

Another gender-related enterprise constraint is the argument that suggests that female-owned MSEs in SSA tend to have some ambivalence towards financial management. Female-owned MSEs tend to use business income to cover basic needs for the family, hence they tend to refrain from taking risks that could help the business expand (Palmer 2007a; Garoma 2012). This research, therefore, sought to explore the extent to which the 'domestic provisioning' (income generating activities for household consumption) responsibilities of the GEOs acted as an enterprise growth constraint.

In trying to understand the social constructions of GEO behaviour the research uses Ghanaian proverbs, which are a reflection of cultural values and constructions, to interpret GEO choices, behaviours and actions. Proverbs permeate the entire African society and are an expression of social and cultural wisdom (Finnegan 1970). African proverbs are not only expressed in words but also in the language of drums and even in patterns woven in cloth. The influence of proverbs on African thought is so indelible that societal norms and values are persistently derived from it, for example, "*Akoko bere nso nim adekyee, nso ohwe onini ano"* (The hen also knows when it's daybreak, yet she waits for the rooster's crow). The proverb compares the female to the hen, and prescribes her to submit to the rooster (the male) by not crowing even though she also knows when it is daybreak (Diabah and Amfo 2015: 15). Such proverbs encourage the female to accept her position as secondary to the man (Asimeng-Boahene 2013: 123). Essentially, proverbs are universal phenomena, which serve as a "powerful rhetorical device for the shaping of

moral consciousness, opinions and beliefs" (Fasiku 2006: 51). Many married GEO's were acutely aware of their role in the household - that it was incumbent upon them to combine the roles of home-keeping and income-generating activities to supplement household income. Inability to do this could disrupt their marriage. Everyday proverbs like "If a lazy woman gets married, they take a broom to drive her away" reinforces this obligation and creates role conflict between running the home and the enterprise. Such proverbs also explain why most Ghanaian women aspire to achieve successful entrepreneurial lives. Thus, the value systems of African societies, which shape human behaviour, can be explained for universal consumption through proverbs. It is argued that the use of Ghanaian proverbs provides access to the internalized norms of femininity and womanhood by which the GEOs live, and inform and shape their behaviour. Proverbs are used to provide an understanding of the relationship between female engagement in VE, women's reproduction, home-keeping and domestic provisioning role, and the enterprise development constraints faced by the GEOs.

The process of data analysis for this study was iterative in nature. In order to refine and review patterns identified in the data, a quasi-questionnaire was devised. Using the recurring themes (the personal values of GEOs), the questionnaire in the form of a priority grid sheds some light on the order of priority in which the themes featured in the GEOs' lives (Table 8 in Chapter 7). They include commitment to family; business success and incomes; personal health and wellbeing; marriage; social status; and religion. Interviewees were asked to rank their preferences on the grid (1 for high; and 7 for low). The information gathered from the priority grid helped to understand what the GEOs value, as well as the impact these values have on their self-employment/MSE development. The process of evaluating the identified factors was also interactive in the sense that the researcher maintained telephone contact with the informants for clarification when needed and notes had to be revisited frequently to ensure that information had been correctly reported.

The interpretive approach to data collection and analysis enabled the researcher to collect and draw inferences on complex gendered data. The approach gave the researcher the opportunity to maintain, modify and reconstruct subjective data in an attempt to make sense of complicated and heavily nuanced conversations. Hence, suggestions made in the analysis are the researcher's own interpretations (reinterpretations) of GEO situations. Validation of reinterpretations was achieved by treating each GEO/MSE as a special case in itself, and understanding their individual environments or context, then placing the complex data within the boundaries of specific disciplinary tools in order to achieve credibility (enterprise indicators, McCauley et al framework, interpretivist lens, and gender role socialization). If it is assumed that data collected in this research accurately describes the thoughts, actions and value systems of GEOs, then it can be argued that the behavioural characteristics of the GEOs cannot be seen as inherent, but rather enacted within socially constructed contexts (Fenwick 2007), and are a continually developing phenomena.

Researching gendered data requires some sensitivity and ethical awareness on the part of the researcher. The next section explains the ethical considerations taken and the researcher's own position and reflexivity in the data collection and analysis process.

2.5 Ethical Considerations and Reflexivity

Ethical clearance was obtained from the University of Bradford before the data collection process began. It is important when doing a piece of research to ensure that consideration is taken to ensure beneficence to all stakeholders in the research. It is also important for the researcher to consider her personal engagement with the study, since her social stance and positioning in the research informs and constrains how evidence is interpreted (Gaskell 1992: 136). This section contextualizes the ethical considerations taken by the researcher.

2.5.1 Positioning

Although the researcher already had some experience interviewing women VE students in Ghana, she was not sure how women enterprise owners would receive her, since the interviews were being held at participants' workplaces rather than at the vocational institute where they trained. Most of the participants operated MSEs from home, and the concern from the researcher's point of view was to do with the invasion of privacy and the interruption of home-keeping obligations because this proved to be a "game-changer" for some participants. Since the researcher did not have much time on the ground to organize the research sample, this 'problem' was reduced by the local researcher visiting the women in their workplaces and briefing them on the objective of the research.

It was explained to participants that the research was to try to glean how vocational skills in the domestic trades had helped them start, develop and expand their MSEs. All participants were advised that audio and video recordings would be taken in addition to notes, as a means to help the researcher accurately report the data generated by them. The participants were also advised that the interview data would be used for educational purposes only, ensuring that it was understood that interview notes and video recordings could be used in a classroom setting and at conferences. Details of those who had agreed to participate in the research were sent to the researcher in the UK who telephoned each potential participant to reiterate the objectives of the research and explain what they should expect. During these conversations, the researcher's attention was drawn to some incentives that some of the interviewees had received from previous researchers, such as monetary incentives or equipment to help them in their businesses. Some participants had received free training and gifts from NGOs in the past. The pre-field research telephone calls proved a valuable exercise since it allowed the researcher to familiarise herself with the participants, and the expectations of both the researcher and the interviewees were made clear. This seemed to put the participants at ease. Interview dates and times were offered by telephone

and participants selected dates and times that were convenient for them. At every first meeting with participants, the researcher went over the objectives and expectations of the interviews again, and signatures were obtained to confirm that participation was of their own free will.

Hence, the researcher's 'positioning' was made clear at the outset to all participants. Fortunately, some of the key informants for the PhD research had previously also participated in the MA research in 2006. This group of participants seemed more at ease with the data collection process and less wary of the researcher's motives. It must be noted that, where applicable, this PhD research has drawn on the availability of some longitudinal data from the MA dissertation.

The researcher was acutely aware that caution be taken when recruiting participants for the research because of her mother's very visible position in the vocational education arena in Ghana. At one stage, her school was the largest privately owned female VE institute in Ghana, hence it is very well known. The awareness that some people might feel compelled to participate because of the researcher's mother was minimized by using a local researcher to take charge of the initial recruitment process and thereby ensuring voluntary participation.

The researcher ensured beneficence at all times towards the informants. For instance, although the researcher phoned participants at least a quarter of an hour before arriving at interview destinations, some participants were not ready to engage because of business or home obligations, such as cooking her husband's lunch or finishing off a business order. In one case, interviews were conducted whilst the GEO was preparing her husband's dinner and some valuable information was offered, perhaps because the GEO felt relaxed that I would accommodate her household obligation. On the other hand, another GEO was happy for the interview to occur while she was preparing bread dough for baking, but her mother, who was visiting at the time, yelled in the Ghanaian dialect at her to concentrate on "what will bring her an income" - meaning that the time being spent on the interview would not bring in any income to support her family. Such situations were acknowledged and managed sensitively.

African women's behaviour and conversations are heavily influenced by their culture in terms of their expectations and how they accept that power is unequally distributed (Hofstede 2001; Chen et al. 2004; Chant and Pedwell 2008). Hence, the researcher was acutely aware of the possibility that informants could exhibit low assertiveness and that, in some cases, informants would need their male partners'/relatives' consent to proceed with the interview. Where necessary, partners were accommodated in the interviewing process. For those who felt uncomfortable with the audio/video recording of interviews and business operations, this was accommodated and only handwritten notes were taken.

Participants were assured that information gathered would be stored and used only by the University of Bradford and for wider educational purposes (Forster 2003: 3).

2.5.2 Reflexivity

The main concern for the researcher was the timescales involved with the fieldwork. However, she knew that taking her son with her was not feasible, if she wanted to get work done. For this reason, the researcher had a strong focus on planning and organizing the interviews as a means of optimizing the time she had on the ground for field research. Hence, the need for recruiting a local researcher; the pre-field research telephone conversations with participants; recruiting a driver to get around Accra; and mapping out geographic territories for the scheduling of interviews. Interviews for each day were scheduled within a mapped territory ensuring that the driving distance from one interview to the next was no more than 15 minutes long, hence maximizing the number of interviews the researcher was able to conduct on a daily basis as well as ensuring an efficient use of the resources the researcher had at her disposal. This was a very tiring exercise and reflection time in the evenings was tough going, but it had to be done particularly when conversations were fresh in one's mind, and for meaningful themes that emerged to be extracted and recorded.

The researcher's thoughts on each interviewee were noted. These were the researcher's perceptions of what was said, taking into account how it was said, the context it was said in, and her personal observations of the participant at work. For instance, one participant, when asked if her husband supported her to develop her business, threw her hands in the air, got out of her seat and strutted around with confidence, and said that her husband had no place in her business and did not even understand her work. The question, asked in another manner, revealed that her husband had contributed to the success of her enterprise in many ways including writing letters of credit for import, raising finance for her business, and even having the final say on staffing issues. This suggested that her husband had some interest in her business and supported her in her work.

Similar attitudes by participants were frequently noted, hence the code 'husband's input', which later evolved into the final theme "Men's prerogative as principal decision-maker in the household". Such themes have assisted the researcher to provide explanatory models covering the key aspects of this research. Such scenarios forced the researcher to be more reflexive in her approach to data analysis, becoming familiar with the interview data through the transcription, organization and translation of interview notes, audio recordings being repeatedly listened to for accurate translation and transcription, and telephone conversations with participants to check that the researcher's interpretation was correct. The interviews were conducted mainly in English with some vernacular interjections which were translated into English verbatim, allowing the researcher to put emphasis on the meaning rather than the language. Transcriptions of interview notes were undertaken each day, however the audio recordings were listened to and checked for accuracy when the researcher returned to the UK.

2.6 Conclusion

In conclusion, the research adopts an interpretivist approach because it construes the world as socially constructed, hence it seeks to understand research subjects through their lived experiences. The research adopts this

approach because gendered behaviours are not abstract but grounded in values, cultures and behaviours, as will be demonstrated in the analysis chapter. Validity is pursued through the eyes of the GEOs narratives and biographies, which are grounded in their lived experiences. A case study approach is used by the researcher since it allows for a close examination of complex qualitative data and produces a holistic in-depth investigation. The primary data collection technique employed in this research are interviews, hence a thematic analysis is adopted because it allows the complexities inherent in the raw data to be organized in a systematic way so that meaningful information in relation to the research questions could be extracted.

The next chapter examines the relationship between VE, skills development, and employment.

CHAPTER 3

FORMAL VOCATIONAL EDUCATION, SKILL DEVELOPMENT, AND EMPLOYMENT

3.0 Introduction

Chapter two provided the methodology to the research. Chapter three examines formal vocational Education (VE) and its relationship with skills development and employment. In this chapter, the McCauley et al. (1995) framework is leveraged as a concept for understanding the critical job-roles that VE graduates need to enhance prospects for sustainable self-employment in the urban informal sector (UIS).

Chapter three is approached in three segments. Firstly, the chapter discusses the main theories which inform VE policies and practices. The research draws on the *capabilities* concept to explain the importance for VE graduates to enhance their capabilities in order to sustain MSEs in the urban informal sector (UIS). Secondly, the research explores the 'domestic trades' and formal sector employment prospects by adopting and refining the McCauley et al. (1995) developmental components for job-roles evidenced in the findings of this research. It then discusses the extent to which the outcomes of VE post-graduation quality workplace development experience (QWDE) enable prospects for sustainable self-employment. Thirdly, the chapter examines the extent to which QWDE that the VE graduates in the domestic trades undertake determines the position, performance and potential growth of their MSEs in the UIS. The findings of this research suggest a critical link between QWDE gained and enterprise position, income and growth potential in the UIS.

If development is viewed as a complex process that enhances the capabilities of individuals in a society by raising the living standards of people, then it can be said that development leads to the improvement of human potential and capabilities, the restoration of human dignity and respect, and the ability to

interact with other social groups on the basis of mutual respect and equality (Sen 1999; Lanzi 2007). This research is concerned with the skills and outcomes of female VE graduates in catering, dressmaking and hairdressing (domestic trades). Key informants MSE owner-managers, operating in the UIS in Accra.

In April 2000, the Dakar Framework for Action (EFA) ratified on an international platform that, technical and vocational education and training (VE) is a lifelong learning process that is more than economics and employability. Vocational Education is hence seen as that which fosters social and human values, and responds to such challenges as equity and access, quality and relevance, lifelong learning and livelihoods (UNESCO-UNEVOC 2005). In 2015, the international community set an ambitious 2030 Agenda for Sustainable Development which calls for an integrated approach to development. The Sustainable Development Goals (SDGs) recognize the eradication of poverty in all its forms and dimensions. In line with the essence of this research, the SDGs promote inclusive and sustainable economic growth, achieving full and productive employment and decent work for all, and ensuring full gender equality and fostering social inclusion. Women's education, training and their inclusion in employment and economic development are therefore central to the SDG goals. It will be shown later how this research bridges the SDG goals through quality workplace development experience (QWDE) as a pre-requisite of VE graduates gaining sustainable self-employment. Thus, in examining the theoretical assumptions that inform VE, skill development and employment, the concepts of Human Capital and the Capability Approach are used. Human Capital and the Capability Approach are dominant theories which VE professionals, development professionals and VE policy makers draw on to guide them in setting up appropriate processes, structures and formulating VE policy. The research discusses the capability approach since it highlights not only the VE's direct outcomes in employment, but the extent to which VE enables women to experience enhanced capabilities for functioning. The capability approach, therefore, provides the framework for understanding the

QWDE outcomes which have been identified in the research as skills and competencies, business relationships and networks, and business model.

3.1 Formal Vocational Skills and the Capability Approach

The orthodoxy of vocational education assumes that once skills have been developed, participants could use the skills productively in the labour market in some form of employment. Being employed means that participants would earn a decent wage and therefore enhance their standard of living and reduce poverty. It is important, then, for VE participants to choose VE programmes that would provide them with employment, and for VE providers to offer courses that give participants market specific skills.

To start with, there is some confusion about what constitutes vocational education, although there is consensus in the literature regarding the objective of vocational education and training, which is to provide skills for work (UNESCO 2006; ILO 2008). Vocational education incorporates a broad range of training activities which serve different sectors of employment in any given setting or country (Middleton et al. 1993: 5). Definitions of vocational education include:

> "Education intended to prepare individuals for gainful employment. It provides skills, knowledge and attitudes that are required for employment in specific occupations" (Nwagwu 2004: 7)
>
> "Acquiring, up-dating and developing competencies which enable people to find employment, earn an income and improve their opportunities for participation in society" (GTZ 2007).
>
> Vocational or technical education "covers education that prepares participants for direct entry into specific occupations" (UNESCO 2006)
>
> "Knowledge, skills and competencies of all men and women that has become the cornerstone of personal growth and employability, enterprise competitiveness and society's economic and social sustainability" (ILO, 1998).

A World Bank study (1993) on skills for productivity in developing countries provides evidence that a lack of clarity in defining the types of training being

studied, and the variety of objectives to be gained from the training received, has led to reports on the efficacy of vocational education and training being consistently mixed (Middleton et al. 1993). With this in mind, it is important that the context of this research be made explicit at the outset. Formal VE for this research refers to institution-based VE where education is formalized, and accredited as legally meeting the minimum standards of curriculum, staff requirements and other resources to achieve its goal or mission (Atchoarena and Delluc 2002a: 99). Key informants are VE graduates in domestic skills namely catering, dressmaking and hairdressing. The graduates are female MSE owner-managers, operating in the UIS of Accra, where MSE ownership constitutes self-employment.

It is a well-known assumption that VE supports its participants to develop skills which lead them to gain employment. However, acquiring the skills, developing the skills, and utilizing them productively in the market depend on favourable employment market conditions. Utilizing one's skills in the market place suggests that one is productive. The assumed relationship between VE and productivity suggests favourable employment opportunities to develop skills within a context of internal (socio-cultural) and external (political and economic) environments. Under these conditions, the augmentation of human capital can be seen as being crucial to one becoming sustainably productive.

For many years, education reformists and policy makers have used human capital (HC) analysis for estimating the effectiveness of vocational education and training in given social and economic contexts (Ashton et al. 1997; Stevens 1999). Although the assumptions underlying human capital theory is that training influences worker productivity and contributes to economic development through a worker's employment in the market place, the theory is seen as limiting since it does not go beyond production capacity. HC ignores the fact that economic decisions cannot be made in isolation of exogenous factors, such as culture, the economic and employment market climate, and politics (Block 1990; Margison 1993; Fitzsimons 1999).

It is necessary to consider a more inclusive theoretical concept in order to interpret and understand how key informants of this research use their knowledge, experiences, skills and competencies to make economic choices that are of value to them. The Capability Approach acknowledges the complexities of human nature and assumes that understanding the social construction of workers' behaviour is integral to understanding their aspirations and motives towards work and the quality of their productivity.

According to Sen (1999), it is important that people gain productive skills. He asserts:

> "…..poor education and knowledge about how to challenge inequitable systems….. perpetuate exclusion and isolation. This capability 'unfreedom' creates a dependency role for people who are locked in a vicious cycle of low skills that prevent better paid employment" (Sen, 1999).

Unemployment is therefore, not only seen as a loss or deficiency of income but also impacts on an individual's freedom, initiative and skills. Sen posits that unemployment contributes to the loss of self-confidence, self-reliance, and psychological and physical health issues (Sen 1999: 21). Hence, real poverty is identified not only as income deprivation, but also as capability deprivation (Hoffman 2006: 1).

According to Sen (1999), individuals who are unemployed or have inadequate skills are 'capability poor', suggesting that they are unable to function properly or do what is needed for them to experience a productive and valuable life. This highlights the importance of the relationship between 'choice' and 'capability'. The skills individuals 'choose' to develop play a pivotal role in their productivity (Otto and Ziegler 2006: 269). The propositions of Sen's Capability Approach suggest that training would be more beneficial for VE participants, where VE skills programmes reflect market demand. This would make VE skills more sought after and marketable, increasing productivity and value for the individual.

This research argues that the CA provides a normative framework, rather than the output and efficiency approaches usually applied to the evaluation of VE. This is because the CA emphasizes the quality of life and well-being of individuals (Powell and McGrath 2014). Consequently, the CA takes the position of enabling people to become agents of their own lives (Deneulin and Shahani 2009).

The perspective of this research, therefore, leans towards concepts which are central to the CA, such as 'capabilities', 'functionings' and 'freedom/s'. 'Capabilities' comprise "what a person is able to do or be" and represent the opportunity to achieve valuable combinations of human function, and the freedom to choose from them (Powell and McGrath 2014) 'Functioning' on the other hand represents "what a person actually does, the life that a person actually lives, and a person's well-being or ill-being". 'Freedoms', which are construed as the outcomes of capabilities, include economic self-sufficiency, agency achievement, self and social identity, self-empowerment and an enhanced opportunity to function. Freedoms within the context of the CA are seen not only as providing a greater range of alternatives, but also as "intrinsically important to a person's well-being, since acting freely and being able to choose…….are directly conducive to well-being" (Sen 1992: 50; Powell and McGrath 2014).

Analysis of the research distinguishes between what key informants – VE graduate enterprise owners (GEOs) actually do (functioning), and what they can do (capabilities). It is argued that people may have the same functioning (such as having the same trade qualification) but have significantly different opportunities to select from. Thus, individuals might achieve the same VE qualification but have significantly different abilities to convert these into functioning, such as employment. The distinction is made between the choices that GEOs have to make in their particular trade, and the array of opportunities available that they have to choose from. Thus, it distinguishes between GEOs choosing 'to do' (capability/ what they can do) and actually 'doing' (functioning) (Sen 1992). This approach is different from conventional input-output

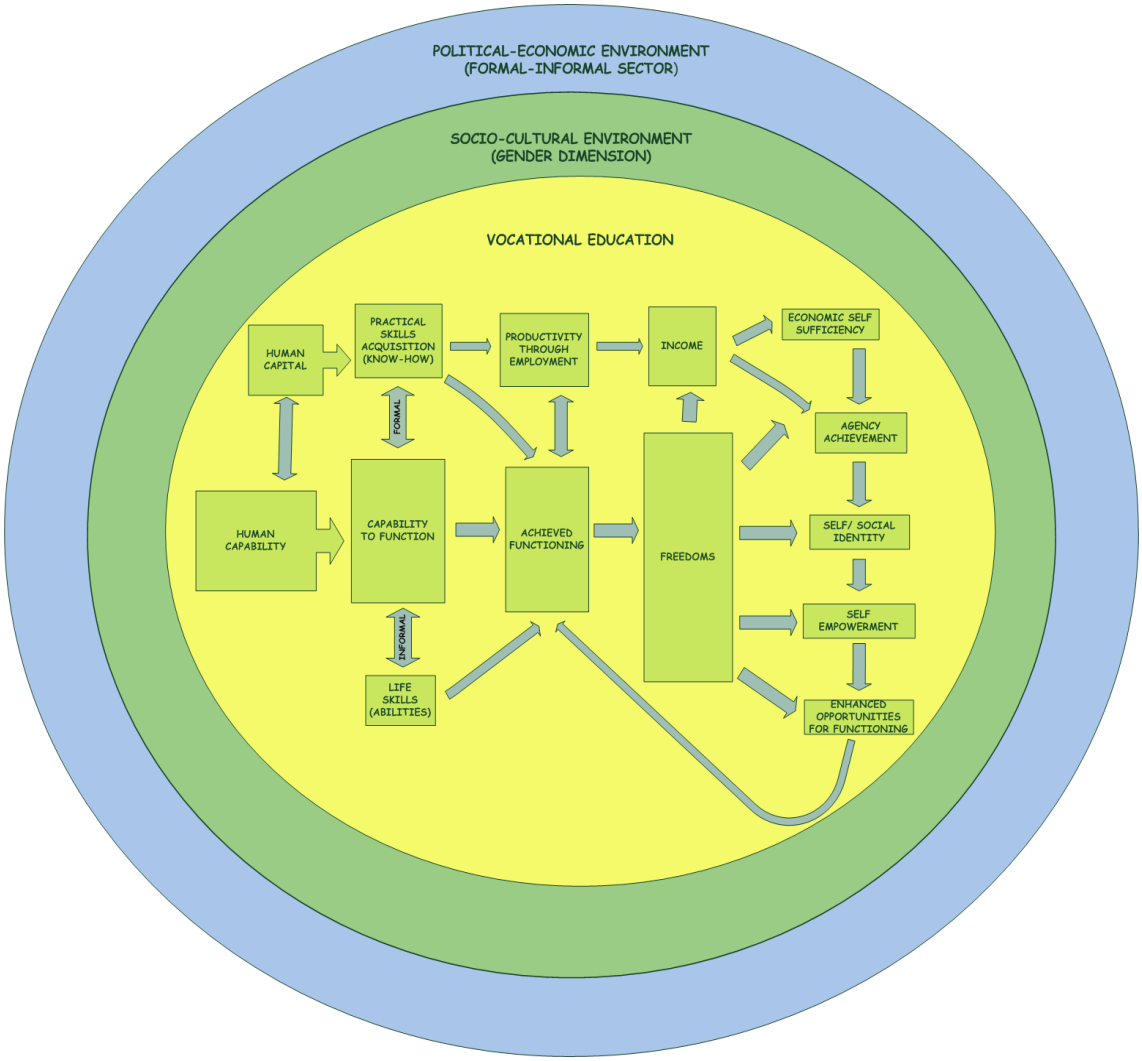
evaluations of VE, which focuses purely on what the informants do (Powell and McGrath 2014). Thus, the research seeks to identify the differences in GEOs' abilities to convert the characteristics of an ability (such as knowledge, skills, and qualifications) into functioning (such as employment). It is recognized that interpersonal variations in conversions could be due to individual or social factors (Robeyns 2002), and a review of capabilities that matter to GEOs highlights the extent to which socio-cultural factors expand or constrain these capabilities.

A critique of the CA is that, it assumes that individuals have free choice of the actual opportunities available to them, within the context of their own personal and social circumstances (Sen, 1999: 17). This is a complex philosophy to grasp, since 'freedom' is a concept that is robust when it is not dependent on anything else (Sen 2001: 53). In reality, when people make decisions that could enhance their livelihoods, the decisions are based on a selection of complex pieces of information which are contingent on, and influenced by antecedent and intrinsic circumstances (Pettit 2000; Gasper 2002). For instance, in sub-Saharan Africa, the choices made by some women are limited by gender role socialization norms and stereotypes that validate sacrifice, patience and obedience. Compliance to these cultural norms earn the women social respect and approval (Land and Rose 1985; Lister 2004: 61). Consequently, the 'choices' made by African women, such as those concerning education and work are generally dictated by socio-cultural norms which limit the real choices and opportunities available to them. Naussbaum (1995) argues that the absence of human capabilities (abilities, concrete skills and knowledge) presents poor/underprivileged women with restrictions in their opportunities to function. Thus, whether people achieve independently or invariably through the help of others, it is still relevant when conducting development research to know the basis on which people's effectiveness depends in order to fully understand their 'freedom' or the extent to which they exercise agency (Sen 2004; Deneulin and Shahani 2009: 337).

The strength of the CA is that it addresses not only the economic, but also covers life skills which enhance people's standard of living. Life skills include the physical, emotional and social health issues that people face, such as sexual and reproductive health, hygiene, nutrition, domestic violence, drug abuse and HIV/AIDS (UNESCO 2000; Hoffmann 2006). However, Sen (1999) argues that, as researchers, our assessment of the selection and weighting of people's capabilities, depends on personal value judgements. As such, information gathered contains intrinsic value which may not give a robust structure for analysis and evaluation (Nussbaum 1988: 176; Qizilbash 1998: 54). Of course, the evaluative approach would concentrate on the facts of human life (capability and functioning) and 'freedoms' rather than the more economic approach of income and wealth but this involves a high incidence of mental conditioning and adaptive attitudes. Hence, it is acknowledged that the CA variables leveraged in this research such as, economic self-sufficiency; agency achievement; self and social identity; self-empowerment; and enhanced opportunities for functioning are very difficult to operationalize (Unterhalter 2003; Clark 2005: 7). However, the interpretive methodological stance of this research allows the researcher to reinterpret key informants' situations. Using such a disciplinary lens could help glean more nuanced information from the interview transcripts, thus opening up new avenues of knowledge.

In applying a gendered analysis to female engagement in formal VE, skills development and self-employment, this research proposes a construct (Figure 3.1) to assist in our understanding of the complex links between formal VE in the domestic trades, capabilities and outcomes. It argues that all things being equal, most workers aspire to optimize their profits (higher wages, bigger business profits and so on). However, skills development, productivity and income (human capital) which are part of the optimization process, are seen as complementary to the socially embedded conversion of resources and entitlements, (such as agency achievement, self and social identity, empowerment and enhanced opportunities for functioning), which shape people's ability to act and make real choices.

Figure 3.1: The Consolidated Model: Vocational Education, Human Capital and Capability Approach



Source: The Author

Following the discussion of the main theories which inform vocational education policies and practices, the next section undertakes a theoretical analysis of the circumstances under which VE provides skills for employment.

3.2 Formal Vocational Education, Skills Development, and Employment

The orthodoxy of vocational education assumes that gaining trade-specific skills makes participants more productive in the marketplace. The weakness of this proposition is that it assumes that skills developed are readily employed in the economy. If this notion is correct, then vocational education can be seen as the medium through which economies can raise their productivity, and consequently economic development. This is because a skilled, employed labour force would earn a decent wage, leading to a better standard of living, social advancement and poverty reduction. Consequently, vocational education policy and practice in many developing countries are informed by the orthodoxy that vocational education provides the skills that lead to employment and a productive labour force, which would in turn drive economic development (Middleton et al. 1993; World Bank 2004; ILO 2008; World Bank 2008). This section appraises the VE 'promise' through an exploration of the conditions which need to be in place for the orthodoxy to hold true. It is argued here that, the usefulness of vocational skills relies heavily on the VE graduate obtaining gainful employment, using skills productively, and hence being able to live a life that is of value to the individual.

Typically, employment and opportunities for functioning are accessed through the formal and informal sector markets. The formal sector tends to be made up of larger enterprises which have a well-developed organizational structure that controls employee evaluation and promotion policies. The informal sector, on the other hand, tends to be less structured than the formal sector. Work is more labour intensive, less capital reliant, hence technological change is much slower. Organizational structures, markets and productive skills required are also less-developed. Thus, informal sector workers, particularly the self-

employed, require the capability to mobilize capital, organize production and find markets (Middleton et al. 1993; Chen et al. 2004). Pre-employment VE institutions generally attempt to replicate the technology and workplace procedures of the formal sector in their training since they rely on formal sector occupational intelligence to determine the knowledge and skills that are required to meet labour market requirements. The challenge of keeping up with industry requires pre-employment VE institutions to make expensive investments to ensure that they continually update their equipment and upgrade their skills programmes to meet market needs and facilitate employment for their graduates (Bennell 1999; Atchoarena and Delluc 2002a; Palmer 2007a; Ampratwum and Osei-Boateng 2011).

Evidence from sub-Saharan Africa (SSA) suggests that gaining employment does not rely solely on skills acquired, but on a number of characteristics in the employment climate where skills may be employed. The assessment of VE productivity and rates of return is therefore contingent on country specific economic and contextual labour market variables, such as the development of a supportive and enabling utilization environment that allows skills to be used productively (UNESCO 2004; Commission for Africa 2005; UN 2005; King and Palmer 2006). Consider this statement by the World Bank (2004):

> "Training, by itself, will not create jobs and will achieve its objectives only where the conditions are right for economic growth" (World Bank 2004: 188).

Employment success for VE graduates is therefore dependent upon variables, such as the quality of training received and the availability of market demand for the specific skills developed or supplied through formal VE. The availability of jobs in any country is determined by its internal economic environment. Hence, the links between skills development and employment opportunities are not automatic (World Bank 2004). For instance, a World Bank study (1990) on the relationship between skills and employment during the 1980s recession in Togo indicated that the intensity of the recession resulted in secondary vocational school graduates having to work in the informal sector for lower wages (Paul 1990; World Bank 1990). The increasing willingness of skilled graduates to

work for lower wages rather than wait to find employment in the formal sector is an endemic phenomenon in SSA (ILO 1972; Palmer 2004).

A World Bank (1993) study shows that changes to economic conditions can improve returns on pre-employment VE training. For instance, when the Government of Thailand instituted a policy to open up the economy to competition and expand exports in 1980, the economy began to expand rapidly through growth in manufacturing and exports. By 1989, after strong and consistent economic growth, there were more jobs than there were graduates from all secondary schools, and the rates of return to vocational schooling were double those of academic secondary education (Middleton et al. 1993: 47). The assessment here is that for the VE orthodoxy to hold true, there needs to be a favourable labour market climate, as well as market demand for the specific training skills which have been acquired from formal vocational education.

Research indicates that in SSA, large numbers of workers find themselves underemployed and this seems to be due to a lack of formal sector job market opportunities rather than the lack of appropriate skills (Middleton et al. 1993; Atchoarena and Delluc 2002a). In a typical African country, it is estimated that up to 85% of total employment is undertaken in the informal sector. This has to do with the small size of the formal sector, hence, there are limited opportunities for formal VE graduates to find employment in this sector. African countries are challenged to find productive employment for approximately 10 million new entrants to the labour force annually (Darvas and Palmer 2014). This is because, in most countries, the formal sector has remained largely stagnant in terms of growth and providing employment market opportunities. For instance, a labour market analysis undertaken in 1997 in Ghana concluded that even if all jobs were taken up by Junior Secondary School (JSS) leavers, only about 15% would find regular paid jobs. In Malawi, a flexible system for enrolment planning led to high placement rates for apprenticeships, even though there was almost no growth in formal sector wage employment (World Bank 1990a). The evidence from Malawi suggests that for VE to lead to employment and skills development, there needs to be a match between skills being supplied and

labour market demand, manpower planning and placement. Unfortunately, the evidence suggests that VE provision in SSA tends to be supply rather than demand driven. There also seems to be an absence of adequate vehicles for manpower planning and placement for VE graduates.

The size and the stagnant growth of the formal sector in SSA highlights that the potential for employment growth within the informal labour market should not be taken lightly by governments who are working to achieve poverty reduction targets. An ILO (1972) report on Africa identified the informal sector as the place where the working poor were employed. The ILO recognizes the importance of the informal sector as "economically efficient and profit-making", where skills training could be provided to the poor outside the formal system (Palmer 2007a). In SSA, the informal sector seems to be a viable alternative with regard to job creation and employment opportunities, since the formal sector is unable to create enough jobs to cater for the available labour force. Thus, job opportunities for many VE graduates in SSA, have increasingly arisen in the private sector, where enterprises have more specialized requirements concerning the qualification of their workforce (Atchoarena and Esquieu 2002: 49). A 1997 employment survey revealed that the informal sector in SSA absorbed 89% of the total share of employment (ILO 1998; Palmer 2007a).

The next section examines formal sector employment prospects for VE graduates in the domestic trades since formal VE is aligned to formal sector occupational intelligence which determines the knowledge and skills required to meet labour market requirements.

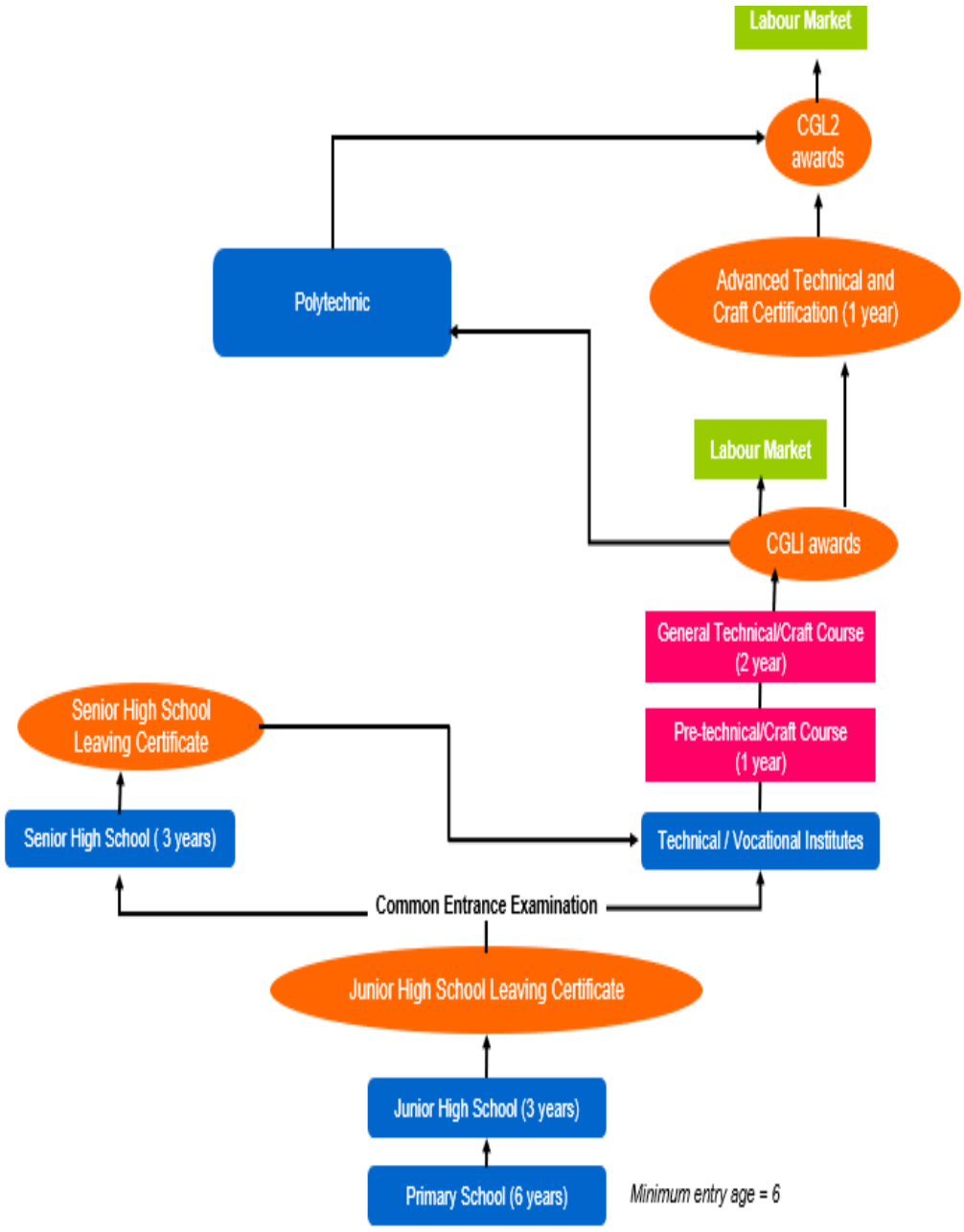
3.3 Formal Vocational Education in the Domestic Trades and Formal Sector Employment Prospects

The vocational education programmes studied in this research are catering and dressmaking (domestic trades). Key informants or VE graduate enterprise owners (GEOs) had received at least three years of formal vocational training in their respective fields and had attained the Ghana National Vocational Training Institute (NVTI) grades 1 and 2 certification. In addition, the catering graduates

had all attained the City and Guilds grade 1 accreditation. Only one dressmaking VE graduate had attained City and Guilds 1. The VE graduates are self-employed MSE owner-managers and have operated their enterprises in the urban informal sector (UIS), Accra, for at least 3 years.

Before exploring the employment prospects of domestic trade VE graduates, it would be useful, first of all, to get a sense of how graduates transition into the labour market in Ghana.

Figure 3.3.1: Pathways into the Ghanaian labour market for VE graduates in the feminized/domestic trades



CGL1 = City & Guilds level 1

CGL2 = City & Guilds level 2

Source: Adapted from Gondwe & Walenkamp (2011)

Figure 3.3.1 shows that, after 3 years in vocational training, the graduate is a general technician/craftsperson and, therefore, only has basic or entry level skills in the chosen trade. The findings of this research suggest that VE graduates need to develop practical on-the-job skills (know-how) and knowledge (know-what) to enable them to perform competently and confidently in their chosen trades.

Of the two trades examined, the research identified that the catering qualification enabled its graduates to gain post-graduation employment and work experience in the hospitality industry. Opportunities existed for catering graduates to gain formal sector employment in organizations such as hotels, restaurants, corporate catering departments, catering service providers and catering training institutions, as shown in the Horizontal Diversity diagram (Figure 3.3.4) below. This point was highlighted by the Director of the National Vocational Training Institute (NVTI) in Ghana:

> "Catering is one programme which is very popular. With the tourism industry being one of the highest revenue-generating industries in Ghana, there are lots of hotels and umbrella type restaurants [road-side restaurants] (Director, NVTI).

Catering VE graduates tend to undertake employment in large hotels (3-5 Star) and corporate catering kitchens which typically follow the standard commercial catering developmental process adopted by the hospitality industry, not only in Ghana but internationally. The favourable skills utilization environment is characterized by the horizontal and vertical diversity within the Hospitality Industry.

It is argued that the commercial kitchen, with its associated 'occupational system', provides entry level jobs for catering VE graduates as well as prospects for on-the-job training. Thus, the commercial kitchen provides the development context and learning opportunities for skills and competencies for the catering VE graduates in this research through its adoption of an internal labour market employment system. The concept of the internal labour market is based on the idea that there are sets of rules and conventions formed within an

organization, which act as allocative mechanisms governing the movement of people and the pricing of jobs. Such rules are about promotion criteria, training opportunities, pay differentials and the evaluation of jobs, but most importantly, they are about jobs which are 'open' to the external labour market (Hendry 2000). Thus, the internal labour market employment system provides catering VE graduates with the associated training and skills' development (processes, practices, protocols and routines) where the profession influences the development of competencies, access to jobs and levels of pay (Hendry 2000: 13). Hence, for catering graduates there are established entry points into the industry, and prospects for developing their skills through paid employment where they acquire norms and practices which create a social identity with others in the trade.

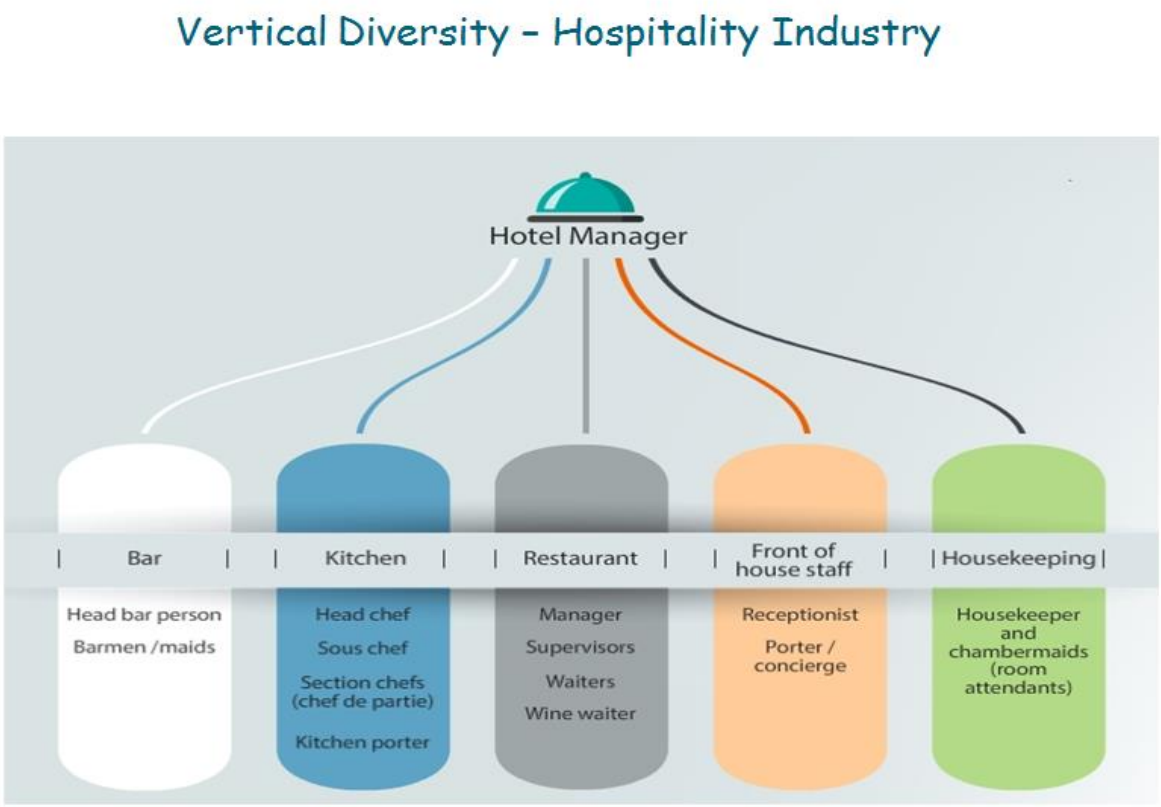
The commercial kitchen is set up in a hierarchy system, with newly graduated catering VE graduates entering at the apprentice/trainee level and reporting to different sections/departments. Trainees are engaged in rotating roles that enable them to develop the skills and competencies needed for career progression. It is argued that the architecture and workflow of the commercial kitchen provides opportunities for structured professional development through on-the-job training. The apprentices through tenured employment work their way through the 'Partie System', rising to the much sought-after management status of 'Chef de Cuisine' (Dodgshun and Peters 2004; Gillespie 1994; Pauli 1989). The structural organization of the commercial kitchen and its attendant acculturation through on-the-job training processes, practices, protocols, routines and workflow ..."remains a means of managing the division of labour in hotel and restaurant kitchens [by requiring] developmental stages of skills to be mastered … for promotion … [along with] tighter financial and human resource control" (Miles 2007: 20). The strong internal labour market adopted in the commercial kitchen thus supports functional and numeric flexibility (Cullen 2012). The commercial kitchen, as shown in the Figure 3.3.2 below, is constituted of several operational areas and provides opportunities for horizontal as well as vertical job-role transitions.

Figure 3.3.2: A Traditional Kitchen Brigade

Source: (Cullen 2012; Jones 2016)

Vertical diversity (Figure 3.3.3) is reflected in the range of technical, service and managerial tasks that are undertaken ‘under the one roof’.

Figure 3.3.3: Vertical Diversity – Hospitality Industry



Source: (Walker 2007; Popova 2012)

Figure 3.3.4: Horizontal Diversity - Hospitality Industry

Source: (Walker 2007; Popova 2012).

Horizontal diversity reflects the breadth of the organizations in which catering graduates tend to be employed. This ranges from fast food outlets and restaurants to elite resorts, hotels and clubs.

The VE catering graduates tend to be employed by small, medium and large hotels in Ghana, in roles which spanned working in the kitchen, restaurant, bar/banqueting and house-keeping. As will be discussed later in the research, medium to large hotels, restaurants, and corporate kitchens provide catering VE graduates with a broad range of employment opportunities and capabilities.

In contrast, the dressmaking VE graduates, for whom opportunities for post-graduation formal sector employment opportunities do not exist, tend to move directly into self-employment in the UIS after completing apprenticeships. The findings of this research suggest that apprenticeships provide dressmaking VE graduates with the confidence, skills and competencies required for self-employment. However, due to the small size of the Ghanaian formal sector, and life course matters, most VE graduates who undertake domestic trades transition directly into the informal sector as micro-enterprise owner-managers. Usually, the enterprises are subsistent and struggle to scale-up the UIS growth barriers to become larger enterprises. Competition is fierce and MSE owners struggle to differentiate their products due to a lack of skills and competencies, business relationships and networks, and a business model.

The next section reviews the literature on how VE graduates in the domestic trades engage in the UIS, since they are less likely to operate in the formal sector.

3.4 Women's Engagement in 'Domestic Trades' Self-employment in the Urban Informal Sector (UIS)

All over the world, women are motivated to become self-employed for a number of reasons, including the desire for greater work-life flexibility, seeking a challenge, or fulfilling a long held desire, and for those who have been in paid employment, escaping the organizational glass ceiling (Gaskell 1995; Baden and Milward 1997; Chen et al. 2004). Fenwick (2007) suggests that business start-ups are not simply about goals, but also about processes. Yaccato and Jubinville (1999) compare women's processes of starting a business to pregnancy, child birth and child rearing. They explain that business start-up for women becomes a very personal endeavour of "nurturing a private dream, entwined with issues of identity and personal relationships" (Yaccato and Jubinville 1999).

Brush (1992) posits that there are significant differences in reasons for business start-ups, and suggests that women perceive and approach business differently

than men. Consequently, Brush asserts that women's motives and aspirations for business start-up cannot be understood using traditional male-oriented frameworks of business analysis (Brush 1992: 16). Fenwick (2007) concurs and posits that women's enterprise start-up motives and enterprise goals appear to be unique and must be examined carefully against their own goals and standards. She asserts that reasons for women's self-employment seem to depend partly on 'push' factors such as gender discrimination encountered in paid employment, and partly on 'pull' factors, such as seeking greater fulfilment, accomplishment and control in their work. Critically, Fenwick states that the dimensions appear to be different according to their socio-economic conditions, race, geographic location, educational background, experience and community networks (Fenwick 2007).

Longitudinal qualitative studies that have researched female business owners from a wide variety of dimensions indicate that, contested issues relate to values, identity and the meaning of leadership (Gay 1997; Thrasher and Smid 1998). This suggests that women do not always choose to become self-employed because they want to become rich, successful and have power. Rather, it suggests that women treasure the freedom to craft new ways of working, while exercising a large degree of control over the vision and purpose of the business (Fenwick 2007). Thus, some reports state that, world-wide, female-owned businesses are increasingly home-based in order to enable women to meet their reproductive obligations (Jennings and Beaver 1995; Chea 2008; Debrah and Mmieh 2009; Ahmad et al. 2010).

Self-employment for poor African women tends to be an outcome of their acceptance of deep-rooted societal norms which reinforce and dictate gendered development of skills, occupational pathways and self-employment particularly when they have a young family (Chea 2008; Debrah and Mmieh 2009). Gender role socialization, gender division of labour and the streaming of women towards gendered occupational paths will be reviewed in Chapter 4. Gendered occupational paths in turn lead to a saturation of women in the 'feminized trades' and increased competitiveness in the marketplace. Consider the JICA

statement concerning skills development for women in sub-Saharan Africa (SSA):

> "Almost all training and retraining offered to women and girls are in the area of food processing, catering, typing, dressmaking, hairdressing. There is already an over-supply in these areas and this is not in the interest of women" (JICA 1999).

Cultural stereotypes generally restrict poor African women from working outside the home (Chea 2008). Thus, female VE graduates are more likely to end up working as informal sector homeworkers or in the informal private sector (Debrah and Mmieh 2009). Essentially, female engagement in formal VE and UIS self-employment is dictated by 'push and pull' factors relating to gender role socialization and gender discrimination, which 'steer' poor women towards the 'feminized' trades and self-employment/MSE development.

The research now conceptualizes the UIS in relation to the domestic trades. According to the ILO (2000), "Informal activities are often characterized by low levels of capital; skills; access to organized markets and technology; low and unstable incomes and poor and unpredictable working conditions". The urban informal sector is traditionally seen as "a sort of staging place for mainly underemployed workers" (Ofori 2009). Generally, these are workers who have migrated from the rural areas and are seeking or awaiting job opportunities in the formal sector (Todaro 1969; Harris and Todaro 1970). However, in view of the positive role the informal sector plays in many developing countries (it is responsible for as much as 85% of total employment in SSA), this description is seen as inadequate (World Bank, 2004 and 2005; Palmer, 2007: 26). The degree of regulation in the informal sector which differentiates it from the formal sector actually masks the considerable diversity and complexity of its activities (Palmer 2004).

According to Garoma (2012), in defining the urban informal sector, a number of socio-economic variables are explored. For instance, the ILO (2002) identifies several variables in their characterization of the UIS; it stresses that informal sector activities are "not confined to the employment on the periphery of the main town or to particular occupations, or even to economic activities. Rather,

informal activities are the “way of doing things” (Palmer 2004: 17). Palmer states that the characterization of the informal sector as a *way of doing things* is an important step forward in understanding what the informal sector actually is, and suggests that it would be difficult to find a better, more succinct description given the diverse and complex nature of the sector (Palmer 2004: 17). This thesis adopts this view and argues that characteristics of the UIS include:

1. Occupational pluralism, where most operators have several jobs rather than a single job. Many of the activities that operators engage in are highly opportunistic involving quick responses to supply and demand. Occupational pluralism may arise as a result of a lack of incentives to expand an existing business, hence diversifying as a means of avoiding the risk of failure.
2. Ease of market entry at the low end of the MSE continuum.
3. Reliance on indigenous resources.
4. Family ownership of enterprises.
5. Small-scale operations with typically one income earning individual, the owner-operator.
6. Labour intensive activities and adapted technology.
7. Skills acquired outside the formal school system.
8. Unregulated and competitive markets.
9. Informal links play a role in providing start-up capital and market opportunities.
10. A tendency to be micro-sized and a large proportion are subsistent in nature (ILO, 1972, 2002; Bryceson, 2002; Palmer, 2004).

Mead and Liedholm (1998), in a survey to examine the magnitude and determinants of enterprise births, closures and expansions in developing countries, found that most MSEs operate as one-person operations, indicating that self-employment is the largest employment category, comprising of more than half the MSE workforce in most countries. Self-employment therefore represents the central element in these economies. More significant to this current study, Mead and Liedholm state that in most countries, the majority of

MSEs are owned and operated by women. They suggest that, since the self-employed are the single largest category of the labour force, the majority of the workers are also women. The survey showed that MSEs headed by women tend to be concentrated in a narrow range of activities which include beer brewing, knitting, dressmaking, crocheting, cane work and retail trading and that they are more likely than their male counterparts to operate from home (Mead and Liedholm 1998: 64). In another study of the west African UIS, it was found that the bottom quartile (65%) of enterprise owners were women compared to (30%) in the top quartile (Grimm et al. 2012: 7).

The meaning of informal sector entrepreneurship is therefore, varied (Palmer 2007). However, for this research, micro-enterprises operating in the UIS are defined as those engaged in non-farm income generating activities and operating from home, on the street or a 'container'. They are owner-manager outfits. They often have support workers who tend to be family members or friends (Garoma 2012) and typically have a paid workforce size of up to 4 workers (Mensah, Tribe and Weiss 2007). The MSE operators often use a flexible workforce and engage in the domestic trades, which are often subsistent, hand-to-mouth income generating activities due to low entry barriers, low capital and intense competition.

Hence, this research conceptualizes the UIS not as homogenous, but rather heterogenous and having three operational tiers, namely the upper, middle and lower tiers. This is explained in detail by a review of UIS Enterprise and Entrepreneur Life Cycles provided in section 3.9 below and illustrated in Figure 3.9(c). Here, a deconstruction is undertaken of the extent to which Quality Workplace Development Experience (QWDE) gained by VE graduates prior to enterprise start-up determines their position (tier), performance (business & personal income) and potential (growth prospects) in the UIS. But before that, the literature review examines the relationship between QWDE and sustainable self-employment.

3.5 The Relationship between Relevant Quality Workplace Development Experience (QWDE) and 'Sustainable' Self-employment

It has been argued that formal VE programmes provide their participants with educational values such as test scores, certificates and some basic technical skills and competencies (Lanzi 2007; Gouguelin 1971). Qualifications gained could provide a spring board to VE participants developing trade or 'craft' competencies through relevant 'quality' workplace development experience (QWDE) (Karumoto and Sagasti 2002; Lanzi 2007). Relevant QWDE can be gained through relevant, on-the-job, industry experience (Campbell 1992) which has the potential to provide VE graduates with a combination of values, attitudes, mindsets, capabilities and strategies necessary for an occupation (Curran and Stanworth, 1989; Okudan and Rzasa, 2004). This research focuses on three outcomes of QWDE which appear to be dominant pillars in providing VE graduates with 'sustainable' self-employment/MSE development and growth. They are:

1. Skills and competencies,
2. Business networks and relationships, and
3. Business model.

Research that focused on the role of work experience gained prior to enterprise start-up by Van Geldern et al (2005) argues that there are four categories of developmental job components or opportunities for functioning. The four categories were built on a model created by McCauley et al (1995) which focuses predominantly on the development components of managerial jobs. QWDE is a term that the research coins through refining and expounding on the development components of workplace processes and transitions that are identified in the research and referred to as Quality Workplace Development Dimensions (QWDDs). Essentially, the QWDDs interact, are mutually reinforcing and culminate in the development of capabilities and functionings that are critical for sustainable self-employment and the achievement of

freedoms. Evidence from this study suggests that the quality of 'development' is determined by the extent to which some or all of the QWDE dimensions are present (Dragoni et al. 2009: 731). Hence, it is argued that assignments which are very low on many, or most, of the development dimensions can be thought of as having limited development quality. Assignments that are high on many, or most of the dimensions can be highly developmental and enable the development of end-state capabilities and functionings, which enhance prospects for sustainable self-employment and the achievement of freedoms. The inter-relationship between the development dimensions means that, often when one development dimension exists in a job-role, others could also be present. However, this co-occurrence is not a necessity (McCauley et al. 1995).

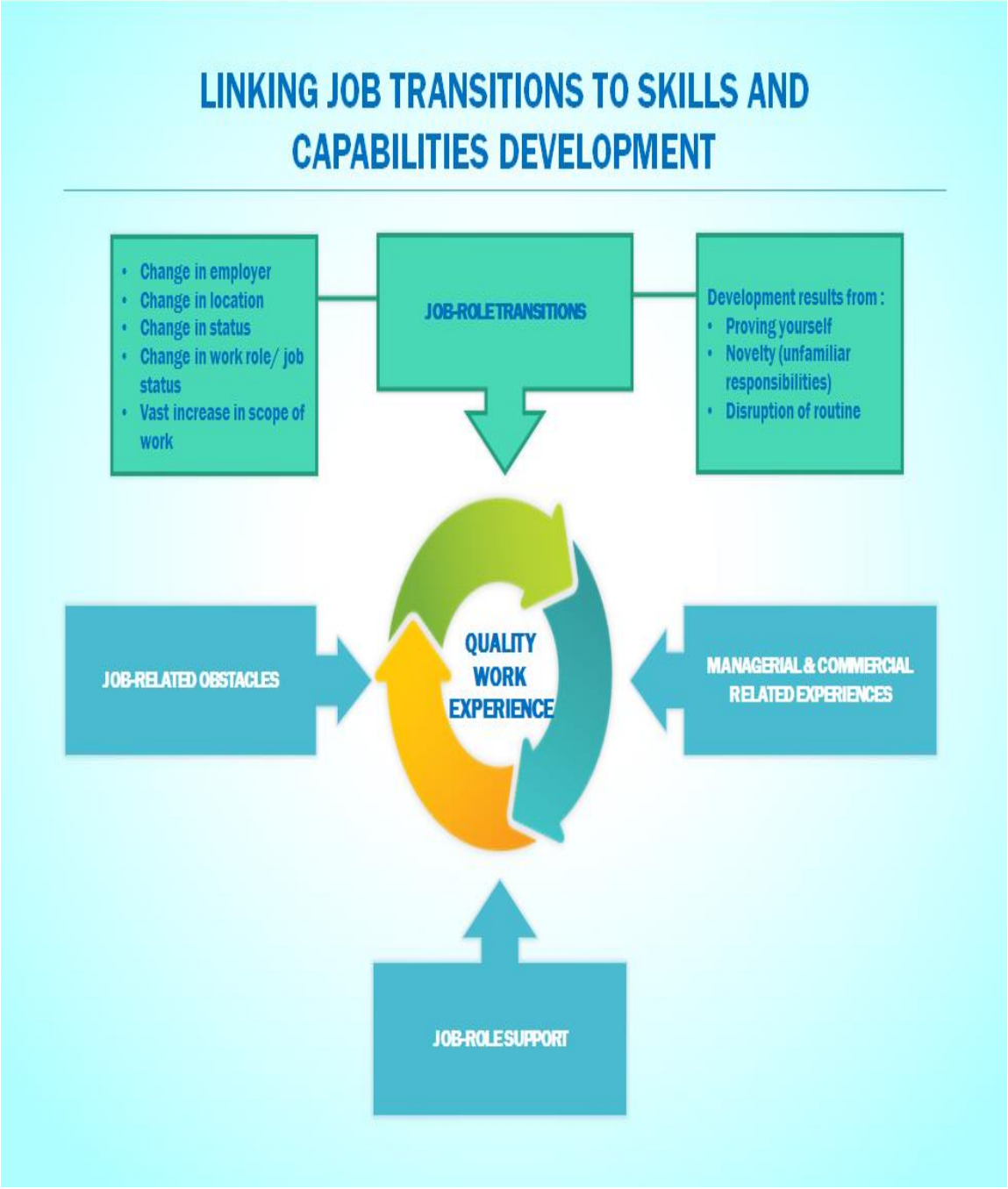
According to McCauley et al (1995), the four development components that are argued to influence and challenge development in people, as well as provide the relevant skills and capabilities necessary for 'sustainable' self-employment are: Job transitions, task-related characteristics, obstacles or problem solving, and support or mentoring. For the purposes of this research, the QWDDs have been renamed to better illustrate the developmental transitions that give impetus to 'sustainable' self-employment for VE graduates. Job transitions, are renamed as job-role transitions; task-related characteristics, as management and commercial related experiences; obstacles, as job-role obstacles; and support, as job-role support.

3.5.1 Job-role transitions are defined as changes in work roles, such as change in job content (horizontal and vertical role transitions), status or location (Nicholson, 1984); change in employer, unfamiliar responsibilities, and vast increases in the scope of work which present learning opportunities (McCauley et al. 1995).

Job-role transitions that VE graduates derive from work experience prior to enterprise start-up are important because the course of transitions instils developmental behaviour in them. Essentially, job-role transitions provide VE graduates with an opportunity to learn about the different areas of their trade, as well as to develop and hone their skills in the various operational areas of their

trade. The course of transitions then forces VE graduates to find new ways of coping with problems, develop and hone their skills and competencies, as well as harness opportunities. According to McCauley et al. (1995), job-role transitions are reinforced by the need for functional flexibility in the commercial kitchen as a labour utilization strategy, which aims to enhance an apprentice's ability to perform a variety of tasks as a means of improving operational efficiency and effectiveness. It enables a multi-skilled apprentice to be deployed from one job to another according to the needs of the moment.

Figure 3.5.1: Linking Job-Role Transitions to Skills and Capabilities Development



Source: Based on McCauley et al (1995) "Assessing the development components of managerial jobs"

Figure 3.5.1 shows that the development aspects of job-role transitions and the resultant skills and capabilities developed in VE graduates stem from the need

for individuals to prove themselves once they are in a new and novel environment. This essentially disrupts their routines and provides the motivation and opportunity to learn and acquire new skills and capabilities to cope with the job transition.

A major weakness of the McCauley et al (1995) framework is that it assumes that individual responses to job-role transitions are universal and positive. Hence, it fails to take into account the roles that individual motivation and personality plays in determining whether job transitions would be seen as positive learning opportunities or negative experiences, which can hamper learning and the development of skills and capabilities.

3.5.2 Management and commercial related experiences relate to the problems and dilemmas that arise from managing people, managing operations, and managing client relationships. Managerial and commercial related experiences include job-roles which involve developing new directions, non-authority relationships, managing business operations, handling external client pressures and working across cultures (McCauley et al. 1995). In other words, the role holder experiences an increase in role scope and scale, levels of autonomy, accountability and levels of decision-making. Commercial experiences include job-roles involving the buying or selling of goods and services, where the role holder has accountability for earning income or the amount of profit earned. Role holders should, therefore, have an understanding of the wider business environment in which they operate, such as their customers, competitors and suppliers, as well as an understanding of the business and commercial realities from their enterprises' and their customers'/clients' perspectives, needs and requirements.

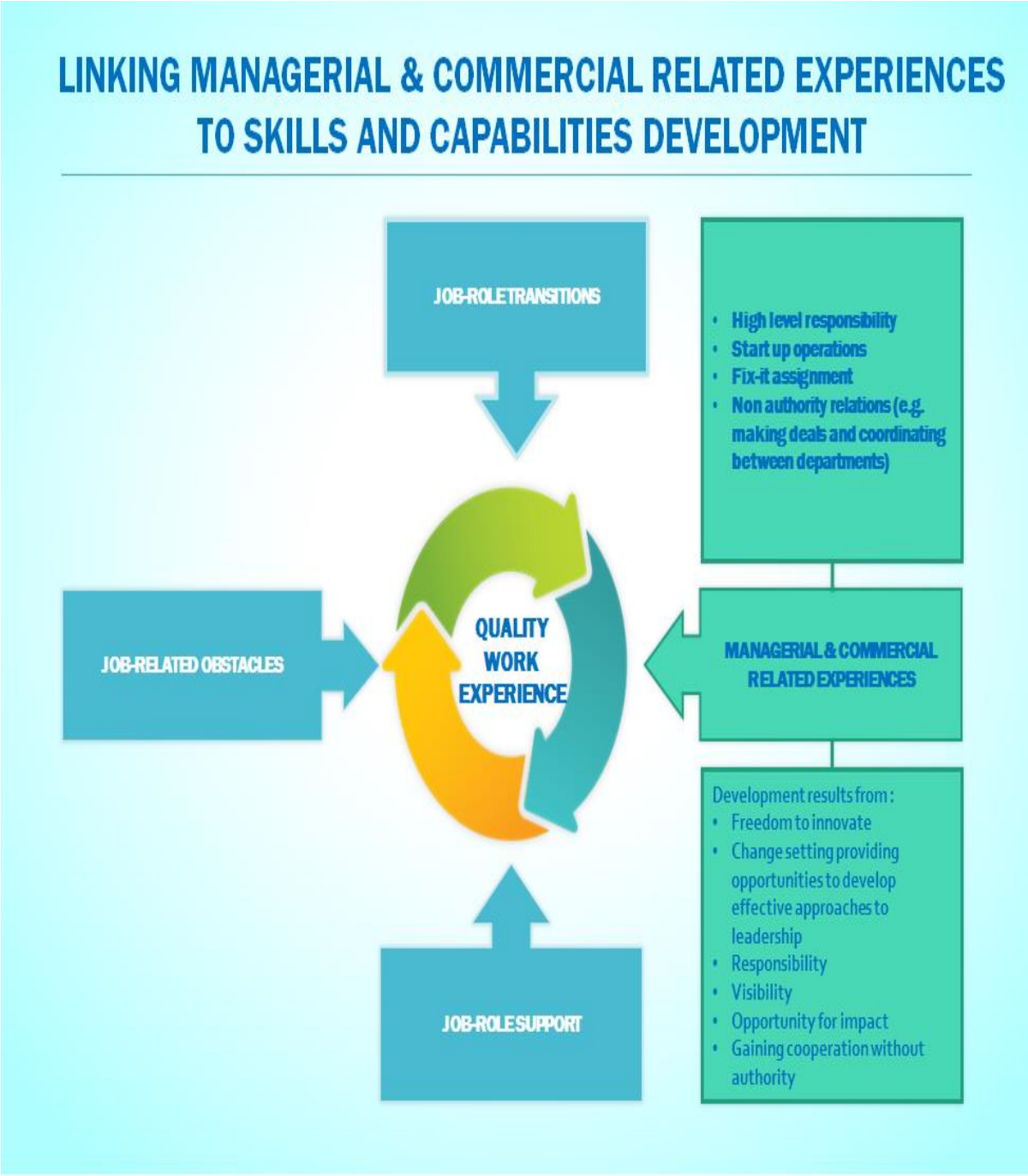
It is argued that different supervisory/managerial roles are likely to create problems and dilemmas which could cause the VE graduate to create change and adopt new attitudes, behaviours and skills. The motivation to change then creates opportunities and motivation for learning. The combination of how to achieve the desired goal and the ambiguity about how to achieve it arguably

produces a willingness to try new behaviours, hence creating an opportunity to adapt, learn and innovate.

Figure 3.5.2 shows that the development potential for skills and capabilities resulting from management and commercial related experiences is demonstrated in the potential freedom to innovate and change the setting. These experiences may provide opportunities to develop effective approaches to management and responsibility in themselves, increase their visibility, and provide learning opportunities arising from the fear of failure. It is worth highlighting that management and commercial related experiences do not necessarily lead to the development of skills and capabilities in VE graduates. Factors such as the absence of a supportive environment, VE graduates' personality traits and receptiveness to change, as well as their motivation to learn and develop, contribute towards skills and competencies attained by them. Essentially, the inherent assumption that all individuals will respond in a homogeneous manner to problems and tasks that arise from different managerial and commercial tasks within the job-role, is too simplistic.

This research takes the view that management and commercial related experiences have the potential to provide VE graduates with the breadth of opportunity to hone their technical and functional level skills and competencies, as well as to provide them with the context for developing managerial and business skills and competencies which are critical for sustainable self-employment, as will be discussed later in the research.

Figure 3.5.2: Linking Managerial & Commercial Related Experiences to Skills and Capabilities Development



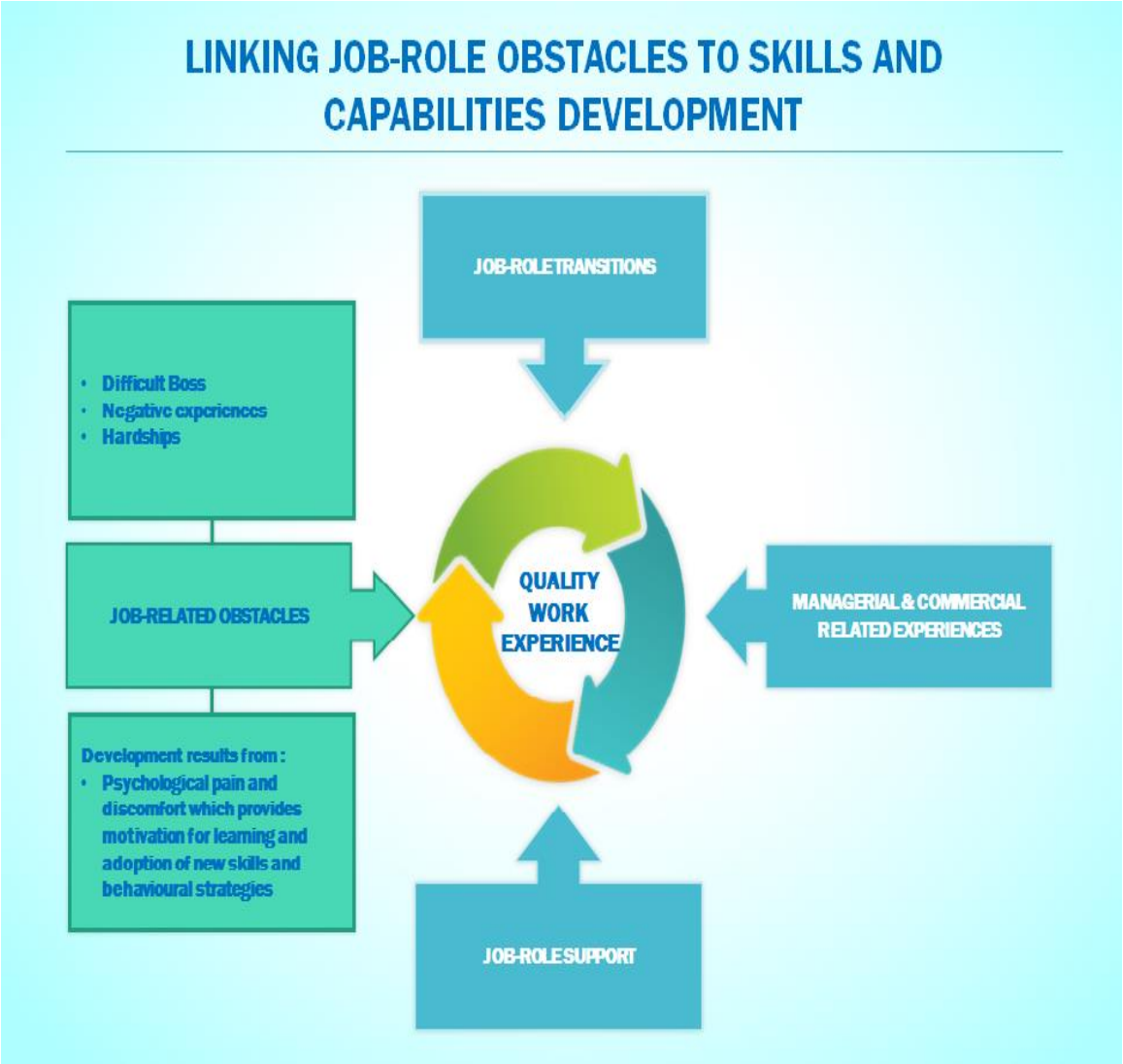
Source: Based on McCauley et al (1995). "Assessing the development components of managerial jobs"

3.5.3 Job-role obstacles, as shown in Figure 3.5.3 relate to problem solving situations where difficult internal and external market conditions potentially offer

learning opportunities. Obstacles can be defined as painful experiences faced on the job that the worker has little control over, hence they are more likely to be seen as negative experiences (McCauley et al. 1995). McCauley et al (1995) argue that the process of trying to reduce the discomfort of difficult situations has the potential to create innovative behaviour. Workplace obstacles that are developmental in nature often relate to inherited problems, problems with employees, and handling external pressure.

Again, the research argues that individual responses to problem solving situations are not homogeneous. Individual responses to learning are dependent on personality traits and the individual's motivation to leverage problem solving situations as learning opportunities for developing the requisite skills and capabilities for sustainable self-employment. An individual's intellectual acuity, emotional intelligence and life history will arguably, play a fundamental role in the extent to which obstacles are construed and leveraged as opportunities for learning.

Figure 3.5.3: Linking Job-Role Obstacles to Skills and Capabilities Development

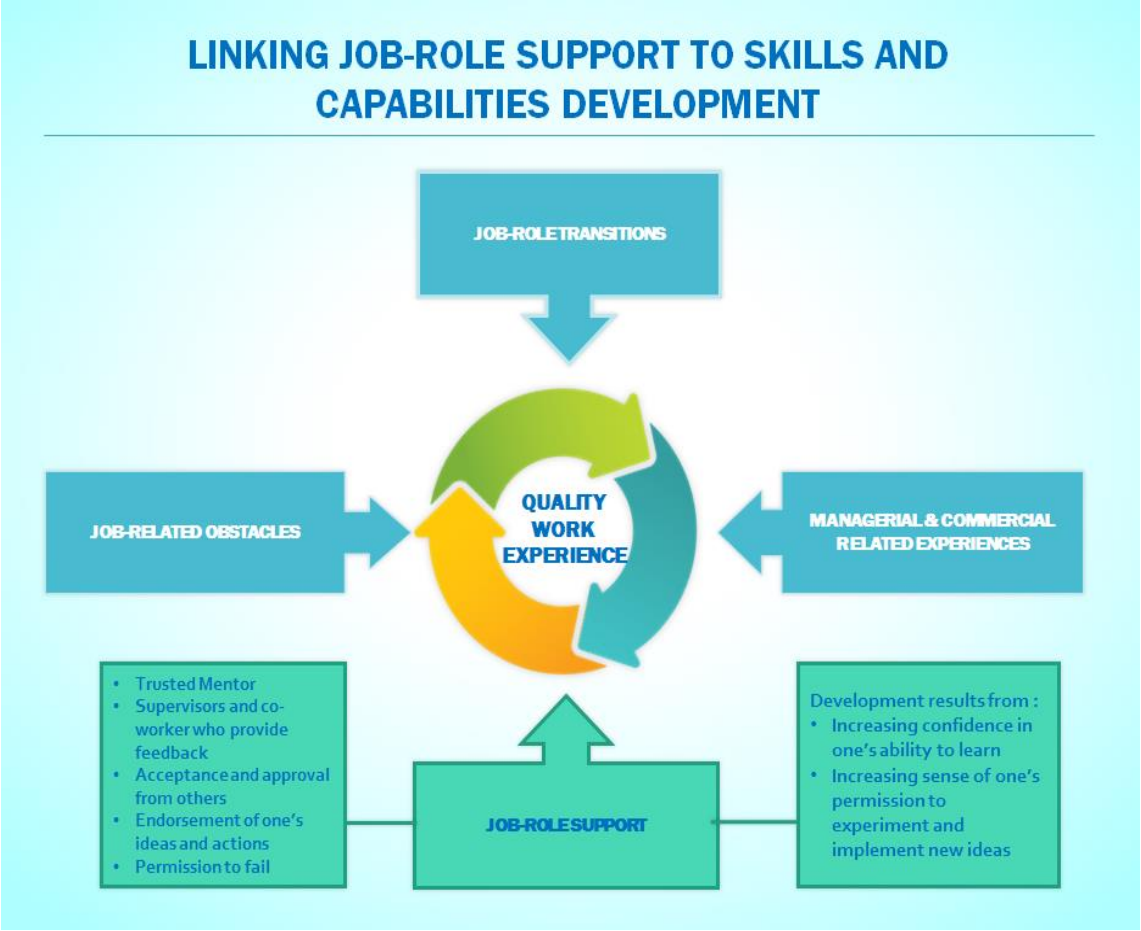


Source: Based on McCauley et al (1995) "Assessing the development components of managerial jobs"

3.5.4 Job-role support, as shown in Figure 3.5.4 relates to supervisors and co-workers who provide coaching and mentoring, support and feedback, allowing a job-holder to learn and attempt to implement new ideas (Tracey et al, 1995). Having a trusted mentor, supervisor or co-worker with whom individuals can discuss experiences and problems arguably creates a learning culture. The guidance, support and feedback received enables VE graduates to be effective in their role (Sullivan 2000). The development of skills and competencies

arises because workplace support provides individuals with a boost in confidence in their ability to learn, and provides an increasing sense of permission to experiment and implement new ideas (Van Gelderen et al. 2005). Again, it is problematic to assume that individual responses to workplace support are universal, positive, and therefore increase confidence in the ability to learn, and willingness to experiment with unpleasant new ideas.

Figure 3.5.4: Linking Job-Role Support to Skills and Capabilities Development



Source: Based on McCauley et al (1995) "Assessing the development components of managerial jobs"

Essentially, learning opportunities and behaviour or attitudes gained through job-role support can have the potential to provide VE graduates with the necessary skills and competencies for their specific occupation, hence

potentially provide them with prospects for ‘sustainable’ self-employment. However, individual factors, such as personality traits, motivation and learning orientation, and the work context in which individual VE graduates are employed could determine whether the required skills and capabilities for sustainable self-employment are acquired through QWDE.

From the discussion above we can assume that the management, survival, and growth trajectory process of an MSE cannot be separated from the skills, competencies, and experience of the owner, gained through QWDE. Essentially, the lack of separation between ‘ownership’ and ‘control’ results in the owner being responsible for the direction and development of the enterprise. It can therefore be argued that the success or failure of the MSE is influenced by the owner’s capability set (a combination of skills and competencies, business networks and relationships, business models and their application to the business). The research argues that, because the enterprise owner plays multiple roles (owner, manager and technician within the enterprise), it is critical that the competencies of the enterprise owner are of a broader scope than if he/she was only a technician. The research suggests that the enterprise owner, being the ultimate decision maker of the enterprise, should have a high level of competence in formulating strategies and tactics, leading and motivating others, as well as grasping opportunities for growth and bearing risks.

Competencies can be defined as:

> “the underlying characteristics, such as generic and specific knowledge, motives, traits, self-images, social roles and skills which result in venture birth, survival and growth” (Bird 1995).
>
> “the individual characteristics such as knowledge, skills and/or abilities required to perform a specific job” (Baum et al. 2001).
>
> “The underlying characteristics that are causally related to effective and superior performance in a job” (Boyatzis 1982).
>
> “The ability and willingness to perform a task” (Burgoyne 1988).

> "The knowledge, skills and qualities of effective manager or leader" (Hornby and Thomas, 1989).
>
> "A skill and/or personal characteristic that contributes to effective managerial performance" (Albanese, 1989).
>
> "The ability to perform activities within an occupation" (North, 1993).
>
> "The set of behaviour patterns that the incumbent needs to bring to a position in order to perform its tasks and functions with competence" (Woodruff, 1992)
>
> "Integrated sets of behaviours which can be directed towards successful goal achievements within a competence domain, that is, areas of activities regarded as important focus of performance excellence" (Stuart and Lindsay, 1997).
>
> "A cluster of related knowledge, attitudes and skills that affect a major part of one's job, that correlates with performance on the job, that can be measured against well accepted standards; and that can be improved via training and development" (Parren, 1998).

In line with the definitions provided above, this research adopts the behavioural or process approach, which proposes that mere possession of competencies does not make a person competent. Rather, competencies need to be demonstrated through tangible behaviours and actions. This research therefore takes the view that competencies are the total capabilities the enterprise owner needs to be able to perform his or her job successfully (Lau et al. 1999). Note that, in terms of causal relationships, behaviours and actions tend to be closer to enterprise performance than entrepreneurial characteristics, like personality traits, intentions and motivations (Gartner and Starr 1993; Herron and Robinson 1993). Bird (1995) states that competencies are seen as behavioural and observable, as well as partly an intrapsychic characteristic of enterprise owners. Consequently, competencies are changeable and learnable. An OECD (1993) report states: "The basic role played by the role of the owner/manager is one of the major determinants of [M] SME competitiveness because of the concentration of decision making power in the owner/manager consequently affecting the enterprise's overall strategy" (OECD 1993). Stoner (1987) notes

that the key distinctive characteristic of MSE's is the experience, knowledge, skills and competencies of the owner/manager (Stoner 1987).

Essentially, the catering VE graduates in this research who undertook QWDE in a large commercial kitchen were able to develop general and specialist technical skills and knowledge that they needed to function and progress as fully-fledged cooks. It is argued that VE graduates require technical competencies, including the ability to use and adopt skills, techniques and handle tools which are relevant to the business (Ahmad et al. 2010) in order to enhance their potential for career progression and the potential for having a successful MSE in the future. It is crucial, therefore, for GEOs to have the "know-how" (technical skills) and "know-what" (knowledge) in handling their MSEs (Winterton 2002), although this is not sufficient in itself. As will be discussed later, business (entrepreneurial) and management (professional) competencies gained through QWDE are considered a vital requirement for VE graduate enterprise success and growth prospects (Garoma 2012) because they positively affect enterprise owners' economic entitlements, as well as their life-goals (Nonaka 1991; Lanzi 2007).

Management competencies involve practical skills as well as tacit skills, which are manifested through personal commitments, a sense of identity with one's job, and the goals of the job (Nonaka 1991). Arguably, an owner's ability to prioritize, set goals and achieve the goals of the enterprise are therefore, closely linked to their business success (Okudan and Rzasa 2004). The argument that QWDE is critical to business success stems from the proposition that QWDE does not only familiarize participants with skills, competencies, processes, and organizational functions ('know-how' and 'know-what'), but also establishes networks with suppliers, buyers and clientele ('know-who'). It is suggested that these networks build 'contextual knowledge' and trade-specific information and advice, which is gained by communicating with business partners and potential clients. Trade-specific information and advice acquired prior to enterprise start-up is invaluable to new and inexperienced enterprise owners, and could be the catalyst for the success or failure of a business

(Honig, 2001). Campbell (1992) argues that on-the-job training (QWDE) is more important to enterprise owners than formal education, since it boosts the adoption of new technology and could expose the participant to the latest technologies while on the job.

Apart from industry experience, Dahl and Reichstein (2007) posit that relevant QWDE can produce spin-offs (new firms founded by on-the-job trainees immediately after their training from the parent organization). They found that spin-off enterprise owners were more likely to survive and become successful, since they had prior experience and access to knowledge and routines in that industry from a surviving parent organization (Dahl and Reichstein 2007). Thus, industry-wide and specific industry experience are important to business success because owners directly apply previous skills and competencies, networks, routines and all other resources to their new business (Baum et al. 2001), leveraging the business model of the parent organization for their new business.

Together, skills and competencies are suggested to be some of the most crucial factors in the success of new business ventures and sustainable self-employment (Ahmad et al. 2010). According to Grove (1996), self-employed MSE owners face an even greater challenge when they are moving from the start-up to growth stage. At this stage, MSEs face a strategic inflection point which represents a time in the life of the business when its fundamental operations profoundly change (Grove 1996; Palmer 2007a). Hence, as the business grows, the self-employed owner must be able to deploy a comprehensive set of different skills and competencies in order to ensure survival, long-term growth and business success (Rose et al. 2006).

The above discussion points to the fact that it is vital for VE graduates to undertake QWDE to enable them to gain prospects of sustainable self-employment. The literature review will now explore the specific skills and competencies VE graduate enterprise owners (GEOs) need for enterprise success and sustainable self-employment. Hence, the section focuses on the three outcomes of QWDE in this research (skills and competencies, business

networks and relationships, and business model), and the contribution they make by providing GEOs with capabilities and opportunities for sustainable self-employment and enterprise success.

The skills and competencies model (Figure 3.6) and (Table 1) below illustrate the necessary skills and competencies for MSEs. These skills and competencies provide a basis for analysis and evaluation of MSEs and are derived from a number of sources of literature for micro, small and medium enterprises (MSME).

3.6 Quality workplace Development Experience (QWDE) and the Development of Skills and Competencies for Sustainable Self-employment

Gerber (2001) points out that small enterprises are mostly founded by technicians, specialists and professionals in a particular field (Papulova and Mokros 2007: 2). The enterprise owners may "know their onions" but have little experience in the field of management, which is key for enterprise sustainability and development. Hence, owners tend to concentrate their attention on their specialized fields of technical expertise while neglecting the management aspects of the business. As a result, small enterprises tend to run into problems. Birks et al (1994) note that enterprise owners who operate at the subsistence self-employment level (see Figure 3.9©) typically tend to have obtained a shorter period of apprenticeship. It has been argued that the fatal flaw for self-employed MSE owners is for them to assume that "when you understand the technical work of a business, you understand a business that does technical work" (Gerber 2001). According to Birks et al, cited in Haan and Serriere (2002), enterprise owners who operate at the entrepreneurial self-employment level (see Figure 3.9 ©), tend to have about 7 years of schooling followed by some technical vocational training, and nearly 4.5 years of apprenticeship, followed by a limited period of waged employment (apprenticeship period and waged employment representing QWDE), before embarking on self-employment. Entry into successful self-employment, and the

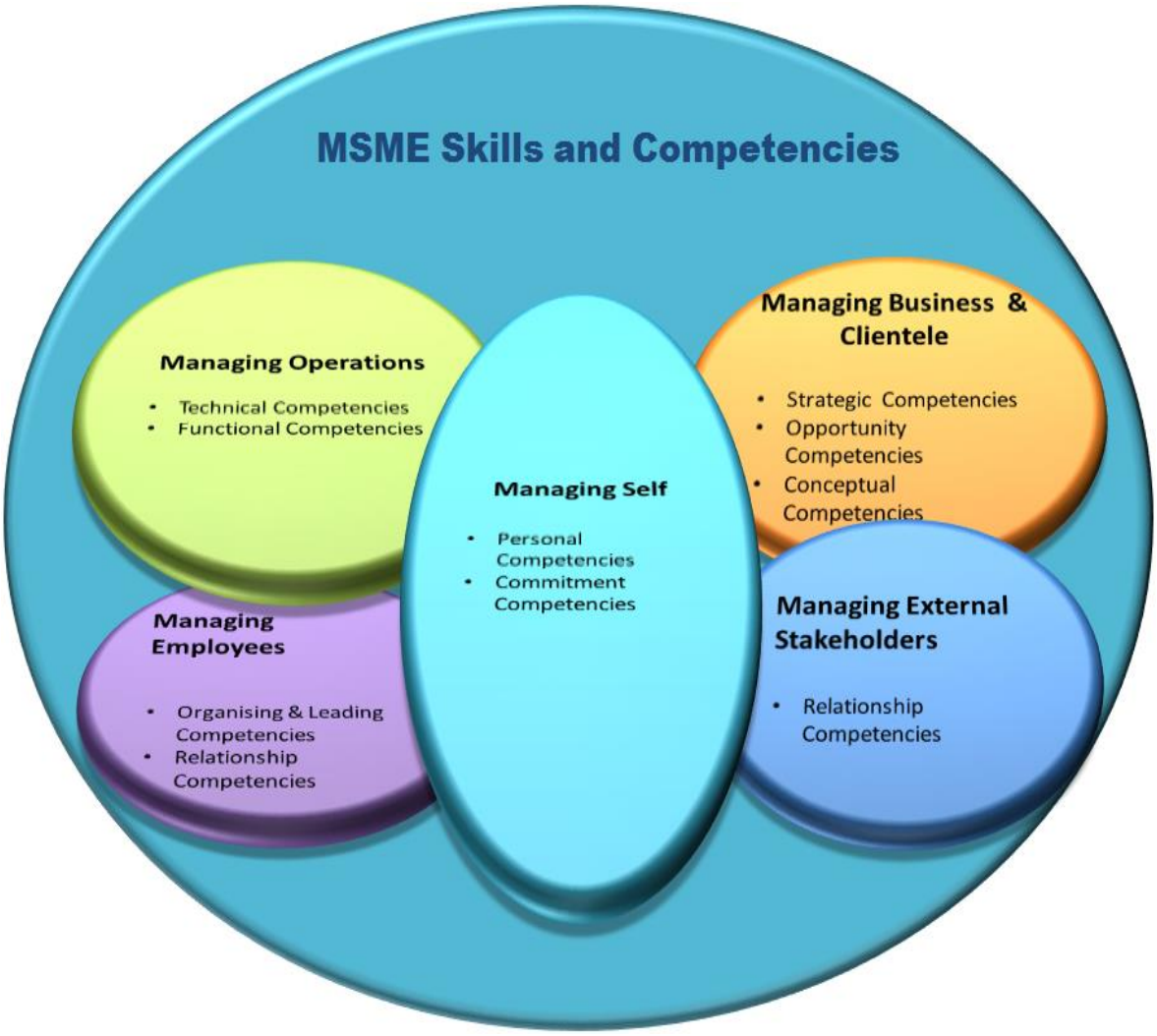
establishment of a small enterprise requires much more than vocational skills; it requires access to capital, markets, entrepreneurial skills (World Bank 1991: 27), and managerial skills.

Attributes pertaining to growth-oriented enterprises, which differentiate them from survivalist and growth-constrained enterprises include:

1. The enterprise owners are relatively highly skilled and are profit oriented; prior experience tends to be gained in a larger firm and this is typically a major determinant of business relevant skills. They therefore have had formal employment or have accomplished apprenticeship (QWDE). This is a common background shared with the growth-constrained enterprises, compared to the 'survivalists'.
2. Owners tend to operate in highly competitive markets that have some linkages with formal enterprises, and they offer some product differentiation.
3. Owners tend to have entrepreneurial vision, and it is this attribute that motivates enterprise start-up.
4. Owners become entrepreneurial by choice.

Source: (Middleton et al. 1993; Palmer 2007a; Grimm et al. 2012).

Figure 3.6: MSME Skills and Competencies Model



Source: (Ibrahim and Goodwin 1986; Huck and McEwen 1991; Jennings and Beaver 1995; Newton 2001; Perren and Grant 2001; Ahmad et al. 2010; Yahya et al. 2011).

Table 1: Skills and Competencies Table

Key Competency Area	Competency Domain	Knowledge, Skills, Behaviours & Attitudes
Managing Business & Clientele	Strategic competencies	• Niche strategy • Marketing & promotion
	Opportunity competencies	• Understanding and anticipating client needs • Skills to offer more specialized or customized services • Customer service and complaint handling • Providing an attractive range of products • Focus on quality and design of the products • Sales Skills • Skills to assess sales problem
Managing Operation	Technical competencies	• Trade specific 'know-how' and skills • Handling tools and equipment relevant to trade
	Functional competencies	• Managing money, budgets and cashflow • Costing & pricing • Cost control • Managing orders • Managing logistics and inventory • Managing distribution
	Organizing competencies	• Business planning • Task management
Managing Self	Personal competencies	• Personal drive • Problem solving and decision making • Time management • Interpersonal communication • Negotiation • Risk taking
	Conceptual competencies	• Assessing risk
	Commitment competencies	• Sustaining effort • Commitment to long-term goals • Commitment to personal goals
Managing Employees	Organizing and Leading competencies	• Managing productivity • Motivation • Delegation • Teamwork

	Relationship competencies	• Managing difficult employees
	Functional competencies	• Recruitment • Compensation and reward management
Managing External Stakeholders	Relationship competencies	• Managing suppliers • Managing competitors • Managing business affiliations • Managing competition • Skills to secure capital

Source: Adapted from (Ibrahim and Goodwin 1986; Huck and McEwen 1991; Jennings and Beaver 1995; Newton 2001; Perren and Grant 2001; Ahmad et al. 2010; Yahya et al. 2011).

As summarized by the MSME skills and competencies model (Figure 3.6) and (Table 1) above, VE graduate enterprise owners (GEOs) need a wide range of competencies for successful and sustainable self-employment. It is argued that VE graduates can obtain these competencies through QWDE and therefore, access to post-VE graduation QWDE is important to enable VE graduates to develop the skills and competencies required for sustainable self-employment. The specific skills and competencies required for sustainable self-employment in this research include:

1. Strategic competencies, which relate to the ability to develop future vision and take strategic action. They require MSE owners to think beyond day-to-day operations (Stonehouse and Pemberton 2002) and have the ability to recognize and take advantage of opportunities (Man 2001).
2. Opportunity competencies, which relate to the MSEs/MSE owner's ability to seek, assess and develop high quality opportunities in the market (Man, 2001). Man notes that the opportunity-related competency is a distinguishing competency of the enterprise owner. According to McClelland (1997), "to see and act on opportunities is one of the key competencies of successful enterprise owners". Head and Young (1993) argue that opportunistic thinking is a critical characteristic of successful enterprise owners.

3. Relationship competencies relate to the ability to build, keep and use networks with enterprise stakeholders, such as customers, suppliers, employees, government authorities and competitors. Connections and contacts with a diverse set of stakeholders give MSE owners access to vital business information and resources. This is particularly critical in developing markets typified by market asymmetries (Jenssen and Greve 2002). The critical nature of relationship competencies stems from the fact that the enterprise owner is not working alone. The owner needs to use his/her contacts and connections to open doors and pave the way for opportunities to unfold to their advantage (Mitton 1989). McClelland (1987) and Durkan et al. (1993) both note that an enterprise owner needs to possess competencies relating to relationship building, communication, persuasion and interpersonal abilities, in order to be successful.
4. Commitment competencies relate to the personal abilities that drive the MSE owner to work assiduously and face the challenges involved in sustaining the business (Ahmad et al. 2010: 72). Commitment competencies relate to being proactive; essentially, the ability to take action before being asked to, or when forced to by events (McClelland 1987). It is suggested that commitment competencies are required to sustain the enterprise owner's efforts.
5. Conceptual competencies relate to the ability to stimulate new thinking patterns and develop new ideas and concepts (Michalko 2000). They tend to be associated with intuitive thinking, innovative behaviour, assessment of risk and the need for MSE owners to have a different view of the market.
6. Organizing and leading competencies relate to the MSE owner's ability to take up a variety of tasks and handle different functional areas (Chandler and Hanks 1994). McClelland (1987) proposes the "efficiency orientation", which posits that concern for high quality work and "monitoring" should be mandatory competencies for managing the various functional areas of an MSE, in order to keep the business

operating efficiently. Organizing competencies have been captured in this research as similar to managerial competencies identified in the literature (Boyatzis 1982; Woodruffe 1993; Cockerill et al. 1995; Evers and Rush 1996).

7. Personal competencies relate to the MSE owner's ability to build up personal strengths and enhance individual effectiveness (Man and Lau 2000).
8. Functional competencies relate to the ability to function effectively, suggesting the MSE owner possesses specific skills in job-related activities (Ahmad et al. 2010).
9. Technical competencies relate to the possession of technical knowledge and procedures relevant to a specific field, and also the MSE owner's ability to utilize tools (Chandler and Jansen 1992).

The skills and competencies Model and Table assume that enterprise owners require a complex mix of capabilities in order to keep their businesses thriving. For ease of analysis, the research adopts Chandler and Jansen's (1992) framework, which assumes four predominant roles for MSE owners in the operation of their businesses. These are entrepreneurial (business), managerial, technical, and functional roles.

3.6.1 Assumed Critical Roles for MSE Development and 'Sustainable' Self-employment

The entrepreneurial or business development role requires MSE owners to scan their environment, to choose potential opportunities, and to take advantage of those opportunities by setting the necessary plans or strategies. The entrepreneurial role involves activities such as developing a challenging but achievable vision, formulating plans and strategies, identifying unmet client needs, scanning the market, spotting high quality opportunities, and providing unique and superior products and services. Hence the role demands alertness, originality, creativity and commitment, as well as the conceptual ability to seek, spot, evaluate, seize opportunities and translate them into profitable outcomes (Chandler and Hanks 1994; Ahmad et al. 2010: 68). Researching the links

between vocational education and entrepreneurship, Onstenk et al (2003) state that 'proper' entrepreneurial competencies are critical to starting, operating and ensuring the survival of an enterprise in the marketplace. This research clusters the strategic, opportunity and conceptual competencies together as comprising the key competencies an enterprise owner needs to fulfil the entrepreneurial or business development role. Chandler and Hanks (1994) suggest that there is a direct relationship between the entrepreneurial and managerial competencies of self-employed MSE owners' business performance and sustainable self-employment.

The managerial role requires MSE owners to interact with their environment, with regard to the acquisition and use of resources (Chandler and Jansen 1992). Since MSE owners assume overall control of the enterprise, the managerial role becomes axiomatic. In managing their businesses, MSE owners primarily follow an adaptive process, usually manipulating limited resources in order to gain the maximum immediate short-term advantage (Ahmad et al. 2010). Thus, it is argued that MSE owners require specific and transferrable managerial skills that are directly related to entrepreneurship and professional management within the operating environment of the business (Jennings and Beaver 1995). Such managerial skills include planning, organizing, directing and controlling various business resources.

The managerial role also requires interpersonal skills such as building relationships and interacting with a number of stakeholder groups. The role requires MSE owners to lead and motivate employees, delegate tasks and manage employee relations, making the role an extremely critical business resource (Chandler and Hanks 1994). Jennings and Beaver (1995) argue that MSE owners must fulfil a number of basic managerial functions if their enterprises are to survive and prosper. They argue that a lack of attention to fundamental managerial activities will, at best, lead to sub-optimal business performance and may even threaten the survival of the enterprise. The managerial role competencies outlined in Table 1 are described as lacking for many MSEs in sub-Saharan Africa (Palmer 2007a; Garoma 2012) and hence,

present a significant growth constraint for enterprise development and 'sustainable' self-employment. The relationship or organizing, and personal competencies represent the critical competencies enterprise owners need to fulfil their managerial role.

The technical and functional roles call for MSE owners to operate effectively in relation to the technical tasks within the industry in which they operate. MSE owners also engage in a functional role which requires technical knowledge, processes and procedures relevant to their specific field (Baum et al. 2001). It includes the owner's ability to use the 'tools of their trade' (Chandler and Jansen 1992) efficiently. Technical and functional competencies are therefore critical in handling operational related tasks, and increase the likelihood of business success (Ahmad et al. 2010) and sustainable self-employment.

The next section explores the capabilities and opportunities GEOs leverage in their MSEs from business networks and relationships gained through QWDE.

3.7 Quality Workplace Development Experience (QWDE) and the Development of Business Networks and Relationships (Social Capital) for Sustainable Self-employment

The literature on social capital does not provide a common definition, although there is some agreement that social capital focuses on "social relations that have productive benefits". The variance in definitions is caused by focusing on the form, source or consequence of social capital (Grootaert 2002). Thus, social capital is a multidimensional concept and academics argue that it must be conceptualized as such to have any explanatory value (Eastis 1998; Adler and Seok-Woo 2002). Some definitions of social capital include:

> "A resource that actors derive from specific social structures and then use to pursue their interests; it is created by changes in the relationship among actors" (Baker 1990: 619).
>
> "An individual's personal network and elite institutional affiliations" (Belliveau et al. 1996: 1572).

> "The number of people who can be expected to provide support and the resources those people have at their disposal" (Boxman et al. 1991: 52).
>
> "Friends, colleagues and more general contacts through whom you receive opportunities to use your financial and human capital" (Burt 1992: 9).

Acquaah (2008) broadly defines social capital as "the actual and potential resources embedded in networking relationships that are accessed and used by actors such as managers of business enterprises for the actions and conduct of enterprise business activities" (Acquaah 2008: 12). Acquaah argues that the concept of social capital is based on the adage that it is not only *what* you know ('know-what') that affects your enterprise performance but also *who* you know ('know-who'). In other words, skills and competencies gained from QWDE alone are insufficient for ensuring increased enterprise performance and sustainable self-employment. Skills and competencies, together with the right kind of networks and relationships are seemingly critical ingredients for enterprise success. Sander (2002) agrees with this position and states that "the folk wisdom that people get from *who* they know, rather than *what* they know, turns out to be true" (Sander 2002: 213).

Barr (1998) argues that networks gained through prior work experience directly affect enterprise performance since they provide enterprise owners with information about markets and technologies (Barr 1998: 2). Information about markets, how they function and the acceptable standards that need to be complied with, has the potential to enable enterprise owners to become more competitive and could also have a direct effect on productivity. Hence, Barr posits that networks go beyond providing information that becomes a source of competitive advantage for the enterprise owner, to also becoming a source that helps reduce uncertainty.

Research indicates that much of the uncertainty facing enterprises in SSA is due to a lack of contract discipline, which leads to delayed supplies, unreliable quality, and late payments by customers and debtors (Barr 1998: 3; Garoma 2012). These factors have the potential to adversely impact an enterprise's performance, survival and growth prospects. Fafchamps (1996) posits that, in

SSA, enterprise owners rely on their networks “to reduce information asymmetries by facilitating flows of information about the previous conduct, current circumstances and future intentions of their trading partners, debtors and creditors”. Palmer proposes that enterprise networks and social networks are vital for self-employment promotion, and asserts that the extent to which enterprise owners can access these networks determines their performance, growth and sustainability of self-employment (Palmer 2007a: 57; 86).

Relevant QWDE can, therefore, provide opportunities for face-to-face interactions between VE graduates and their future clients and suppliers. Essentially, these networks can act as a basis for trade, credit and insurance against avoidable risk. The networks derived from QWDE can potentially reduce information asymmetries for MSEs operating in SSA environments which are characterized by high levels of uncertainty (Barr 1998: 3; Palmer 2007a). Constraints on women’s time to cultivate new networks due to gender role overload, and their reproductive responsibilities (Fenwick 2007) makes the networks they develop through QWDE even more critical to the performance, survival and growth of their enterprises, compared to men.

The next section examines the role that QWDE plays in providing business models for enterprise development and growth.

3.8 Quality Workplace Development Experience (QWDE) and the Development of the Business Model for Sustainable Self-employment

Besides skills, competencies and networks, an enterprise’s business model plays a significant role in determining its performance (Zott and Amit 2007). A business model describes and answers questions regarding who the customer is and how the business would make money. It also explains the underlying economic logic of how the business proposes to deliver value to the customer while being cost efficient (Magretta 2002). Essentially, a business model is a representation of business logic. Man (2001) argues that an enterprise’s business model (which represents its competitive scope), is the first task which

links entrepreneurial competencies with the scope of the enterprise. Ardichvilli and Cardozo (2000) argue that successful opportunity recognition is influenced by QWDE (prior knowledge and experience) and other factors such as entrepreneurial awareness and being sensitive to information asymmetry and networking. Man (2001) asserts that the enterprise owner's QWDE, education and training can be seen as the antecedents of entrepreneurial competence, which are reflected in the enterprise's business model or competitive scope.

Business owners/VE graduates who undertake extensive relevant QWDE before starting their own enterprises have a very good chance of success in achieving sustainable self-employment, particularly if the parent organization is successful (Dahl and Reichstein 2007). New enterprise owners (spin-offs) may adopt the parent organization business model for their own. It is assumed that they already have the specific skills and competencies and the combination of values, attitudes, mindset and strategies required for the specific occupation, to apply the routines, knowledge and networks to the new business (Baum et al. 2001).

Essentially, QWDE provides VE graduates with 'experiential intelligence' which is, substantively, what underpins and arises from VE graduates' work experiences. It involves the context of engagement and interaction between the enterprise owner and the customer. Hence, experiential intelligence represents the capability set that allows the enterprise owner to empathize and identify with the expectations and requirements of her customers, based on a shared cultural and experience profile (Baum et al. 2001). In other words, the GEO is able to place herself experientially and emotionally in the shoes of her 'target market' or customers. In the analysis chapters of this research, it is demonstrated how successful GEOs have leveraged skills and competencies, networks and relationships, and adopted and adapted business models acquired from QWDE, for their MSEs.

The literature review now examines how QWDE determines the different levels at which GEO enterprises operate in the UIS. The outcomes of QWDE are

used in this research as a basis for determining ‘opportunities’ and ‘capabilities’ available to GEO enterprises, and their subsequent growth potential.

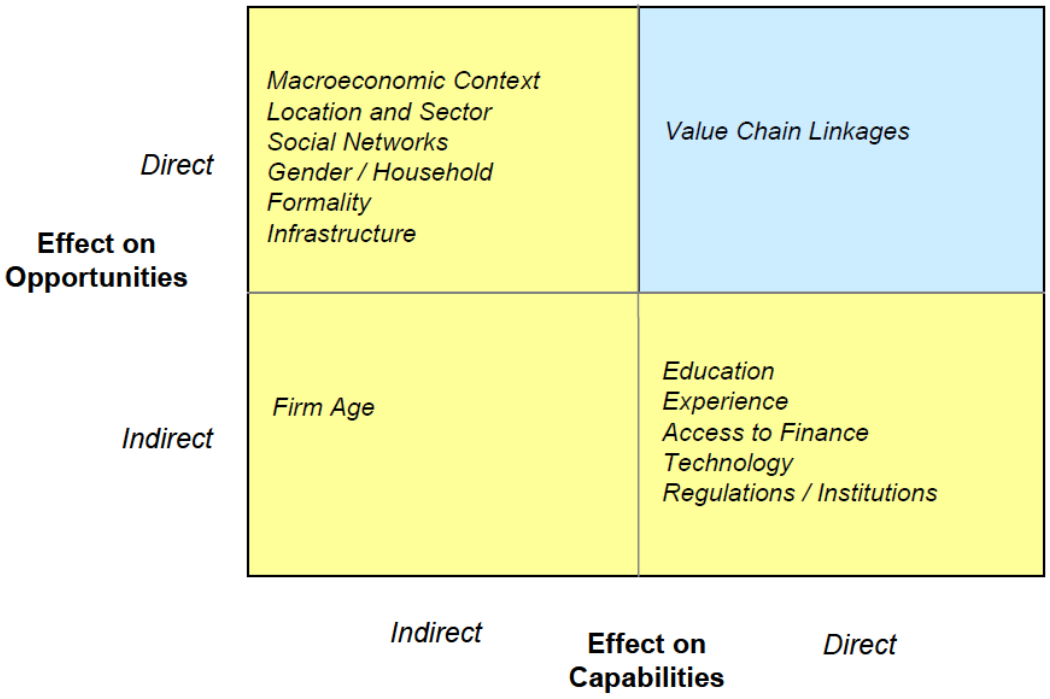
3.9 Quality Workplace Development Experience (QWDE) as a Determinant for UIS Position, Performance and Potential of VE ‘Domestic Trade’ Graduate Enterprise Owners (GEOs)

Academic research points to the fact that there is a relationship between quality workplace development experience and the tier in which UIS actors find themselves operating, the level of income they generate and their prospects for growth (Baum et al. 2001; Zott and Amit 2007; Ahmad et al. 2010; Garoma 2012).

Grimm et al. (2012) argue that the informal sector is typically characterized as being heterogeneous and possibly composed of two clearly distinct segments, sometimes called the lower-tier and upper-tier. They argue that empirical evidence shows that even among the lower-tier operators, profitability can be high. Based on their findings, Grimm et al. (2012) also identify middle-tier operators which they refer to as “constrained gazelles”. The middle tier operator is positioned between the survivalists in the lower-tier and the growth-oriented top-performers in the upper-tier. In identifying the ‘constrained gazelles’, they leveraged the USAID typology of MSE profiles shown in Figure 3.9(b) below. The findings of this thesis also identified a middle-tier group of micro-enterprise operators (USAID 2005; ANDE 2012).

Figure 3.9(a) below shows the horizons of opportunities (macroeconomic context, location and sector, gender/household, formality and infrastructure, and firm age) and capabilities (education, experience, skills and competencies, networks and relationships, institutions), an enterprise has (USAID 2005: 6). These opportunities and capabilities are argued to be the factors which shape business profitability and growth potential (Liedholm 2002: 243).

Figure 3.9 (a): Growth factors that affect MSE Opportunities and Capabilities



Source: USAID Report Number 36, (2005)

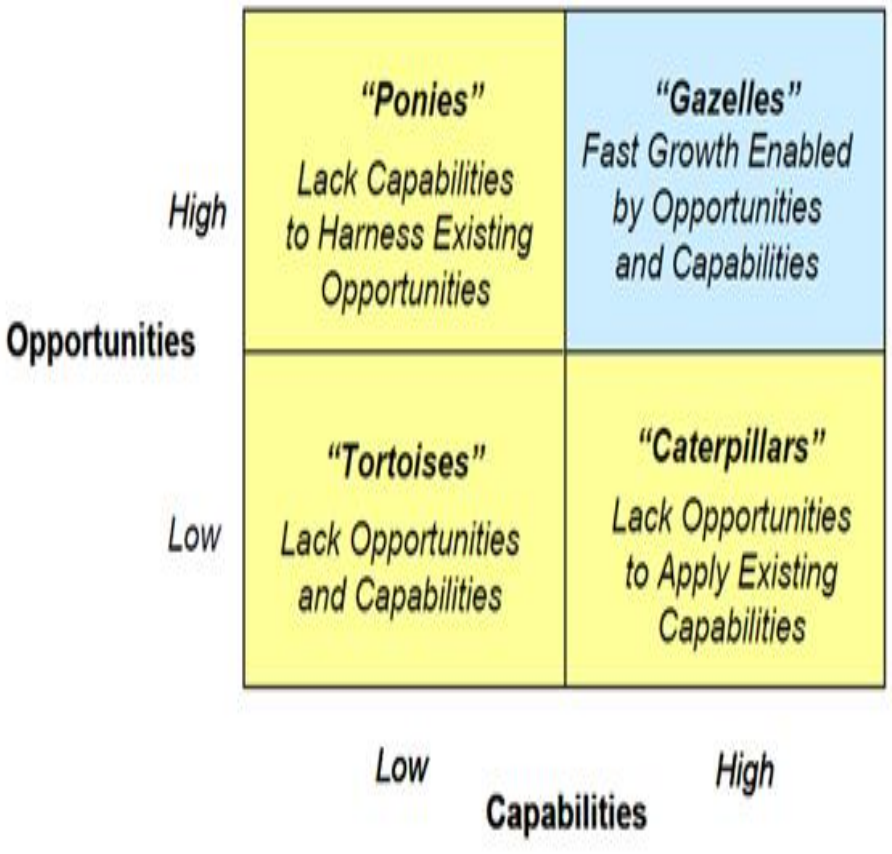
The Typology of MSE growth profiles in Figure 3.9(b) provides an overview of how 'opportunities' and 'capabilities' interact to shape the trajectories of micro/small enterprise (MSE) growth. It presents four 'ideal types' of MSE growth profiles, even though distinctions tend to be blurred in reality. Nichter and Goldmark (2009) argue that actors can enhance MSE growth by expanding profitable business opportunities and/or enhancing the enterprise's capabilities to harness profitable opportunities (Nichter and Goldmark 2009: 1459). They argue that opportunities for profitable enterprise activities unmistakably affect the ability of an enterprise owner to expand his/her business. Having said this, they argue that profitable business activities are a necessary but insufficient condition for enterprise growth. In order to take advantage of profitable business opportunities, therefore, Nichter and Goldmark (2009) argue that enterprise owners must also possess appropriate capabilities such as skills and

competencies, resources, social networks and technology. In the developing world, research has shown that many MSEs lack both opportunities for profitable growth and the capabilities, such as skills, competencies, resources and technology; hence such MSEs demonstrate the least proclivity toward growth and enterprise survival (Nichter and Goldmark 2009: 1460).

The four types of MSE growth profiles are:

1. Tortoises, characterized by low capabilities/low opportunities,
2. Caterpillars, characterized by high capabilities/low opportunities
3. Ponies, characterized by low capabilities/high opportunities
4. Gazelles, characterized by high capabilities/high opportunities

Figure 3.9 (b): Typology of Micro/Small Enterprise (MSE) Growth Profiles



Source: USAID Report Number 36, (2005)

The research leverages the Typology of MSE growth profiles as a framework for the analysis of the domestic trades in this research. Hence, the impact of opportunities and capabilities on the survival and growth of GEO enterprises is now explained.

3.9.1 UIS Lower-tier/Subsistence Informal Enterprise/Subsistence or Survivalist self-employment

MSEs that lack both opportunities for profitable growth and a host of capabilities, such as skills, resources and technology, are referred to as '*Tortoises*'. 'Tortoises' tend to demonstrate the least proclivity towards growth, as owners frequently focus on enterprise survival. The USAID Report (2005) argues that non-existent firm growth amongst 'tortoises' or survivalists is attributable to enterprise owners' competing interests rather than a lack of capabilities. The report states that women enterprise owners, for example, may use the business proceeds to purchase domestic necessities, to invest in parallel enterprises, or to assist their offspring in launching new firms, impeding the growth prospects of their existing enterprise.

At the lower-tier, economic activity is characterized by low and unsteady earnings, one-person operation and almost no capital requirements. Entry into this level of activity is relatively free, such as a petty trader. Vocational education (VE) courses specializing in the domestic trades, such as hairdressing, dressmaking, and catering, tend to transition graduates into the lower-tier of the informal sector where skill levels do not necessarily constitute a barrier to entry, market saturation tends to be prevalent, and incomes typically are at or close to subsistence levels (World Bank, 1999).

Low barriers to entry and the consequent subsistence/low income levels means that enterprises typically cannot afford or attract the capital injections or finance that would lead to growth. As such, enterprise growth is restricted meaning that most of these enterprises operate at a micro level. Essentially, opportunities for profitable business activities enhance the ability of the enterprise owner to expand the business.

Market saturation is compounded by the fact that enterprises owned by women are often concentrated in more slowly growing sectors (Mead and Liedholm 1998: 68). Market saturation coupled with low growth then puts considerable strains on the enterprise owner's ability to charge a premium for her services. In many of these industries, there are likely to be definite limits on the degree to which the incomes of small-scale independent women producers can be increased because of intense competition from capital-intensive and/or large-scale production. A World Bank report states that, in Ghana, women's business incomes vary but most fall in the modest or micro-entrepreneurial range (World Bank 1999: 29).

Mayoux (1995) suggests that women's existing patterns of participation within the micro-small scale sector do not necessarily offer an easy basis for either increasing their participation in micro-enterprises or increasing their income from micro-entrepreneurship. Mayoux argues that women are overwhelmingly clustered in a narrow range of low investment, low-profit activities for the local market (Mayoux 1995: 22). In concert with the findings of this study, Birks et al. (1994) note that enterprise owners who operate at the subsistence self-employment level typically tend to have obtained a shorter period of apprenticeship (Birks et al. 1994).

A survey which collected data from across Southern Africa makes a striking report. It states that "less than 1% of firms will 'graduate' from the micro-enterprise seedbed and become established enterprises which employ more than 10 workers" (Garoma, 2012: 24; Rogerson, 2001). The research confirms that survivalist enterprises choose to diversify their income, rather than focus on capital accumulation and vertical growth (Rogerson 2001). Again, Mead and Leidholm (1998), in their research on small firm dynamics in sub-Saharan Africa, note that graduation possibilities exist, but only for a few (approximately 1%) survivalist enterprises. Since graduation is understood as a process of moving from a certain category of labour size to the next category, this assertion could be as a result of the mode of categorization of enterprise size which suggests that enterprises with a higher tendency to hire labour, are assumed to

have a better growth potential (Garoma 2012: 24). Based on a study involving 28,000 MSEs in Africa and Latin America conducted by Mead and Leidholm, less than 3% of MSEs expand by four or more employees after start-up (Nichter et al. 2009: 1453).

Palmer claims that very few micro-enterprises at the subsistence end of the UIS continuum will be able to overcome the barriers that prevent them from graduating to a more successful and dynamic micro-enterprise activity (2007a: 105). At the subsistence self-employment level, often entrepreneurs underestimate the amount of working capital they might require for the enterprise and, correspondingly, they overestimate the amount of profit it will make; and since subsistence entrepreneurs often have financial problems, suppliers are less likely to advance them credit. In order to attract business, subsistence enterprise owners tend to advance credit to their customers, and customers also take advantage by forcing sale prices down, thus leaving the enterprise owner with very little capital to reinvest in the enterprise. Subsistence self-employed workers are typically not risk takers and tend not try to expand their business, hanging on to the little capital that they have; they are therefore unable to participate fully in the informal market (Palmer, 2007a: 106). Buckley suggests that the closer the subsistence self-employed is to "the margin of basic survival, the harder it is to be entrepreneurial because the risk of failure increases" (Buckley 1997: 1091).

3.9.2 UIS Middle-tier/informal micro-entrepreneurial self-employment

The MSE growth typology Figure 3.9(b) suggests that there are enterprises which have potentially lucrative business opportunities but are unable to take full advantage of these opportunities as a result of inadequate capabilities. These enterprises are referred to as *'Ponies'.* Other enterprises that may have substantial capabilities but lack viable opportunities to capitalize on them are referred to as '*Caterpillars*'. Like a caterpillar awaiting its metamorphosis, 'Ponies' and 'Caterpillars' are MSEs that exhibit substantial latent opportunities for growth. This research refers to 'ponies' and 'caterpillars' as 'constrained gazelles' (Grimm et al. 2012: 6). Constrained gazelles typically operate in the

'middle tier' of the UIS. It is suggested that 'constrained gazelles' share many characteristics with upper-tier enterprises since they demonstrate high returns to capital but are limited by institutional factors such as lack of access to credit and business development services, as well as restrictive operating and policy environments. 'Constrained gazelles' are a significant group in the West African UIS with their share of activity ranging from between 20% - 35% (Grimm et al. 2012: 6).

3.9.3 UIS Upper-tier/small informal enterprise/entrepreneurship self-employment

According to the MSE growth typology, high performing enterprises, referred to as '*Gazelles*', typically share two fundamental characteristics. Essentially, they tend to have profitable business opportunities, and appropriate capabilities to harness these opportunities. The USAID (2005) report states that only a minority of MSEs become 'gazelles'.

To understand MSE development it is necessary to adopt a dynamic perspective. Enterprise dynamics refers to the inception of enterprise start-ups, through growth and/or survival, eventually to enterprise disappearance or closure (Palmer 2007). Liedholm and Mead (1999) found it useful to examine MSE dynamics through four main categories:

1. New starts. These enterprises are just getting underway hence the expected need for support is significantly different from those enterprises that have been in existence for some time and have managed to overcome many of their start-up problems.

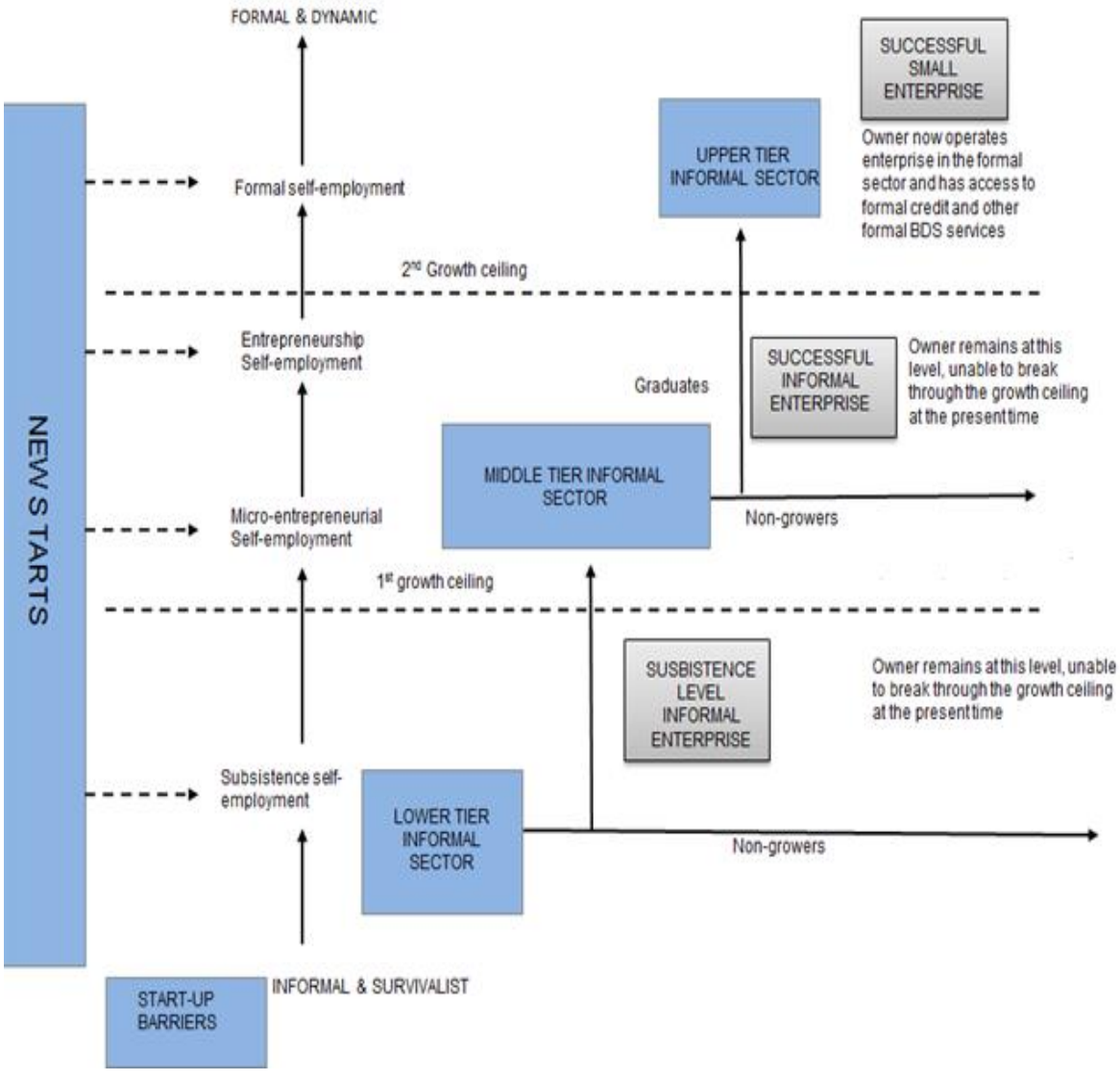
2. Non-growing enterprises. These are enterprises that have survived the perils of start-up but have not added to their employment since they were first established.

3. Small growers. These are enterprises that have been in existence for some time and have added to their work force since starting but have grown only in small amounts.

4. Graduates. These are enterprises that started from a very small base and have made a transition to reach at least the middle ranges of the small enterprise spectrum.

Palmer (2007a) leverages these categories as a basis for ascertaining enterprise/entrepreneur life cycles and growth barriers in the UIS. Figure 3.9(c) below provides the framework for evaluating the performance of the GEOs in this research.

Figure 3.9 (c): Urban Informal Sector Enterprise and Enterprise Owners' Life Cycles/Growth Barriers



Source: Palmer, R. (2007a:48)

Figure 3.9(c) shows that micro-enterprises tend to face a number of growth barriers that constrain their ability to progress beyond the first and second growth ceilings. As discussed earlier, these growth barriers relate to 'capabilities' (skills and competencies, access to credits and so on), and 'opportunities' (access to social capital, networks and so on).

In this research a deconstruction of GEO capabilities and opportunities (Appendix 4) and GEO personal and business profiles, including their incomes (Appendix 1 and 2), determines their position, performance and potential growth prospects in the UIS.

The outcomes of QWDE are used in this research as a basis for determining 'opportunities' and 'capabilities' available to GEO enterprises, and their subsequent growth potential (the ability for GEOs to navigate past UIS growth barriers). Business income and personal income are used as proxies for determining whether GEO enterprises have prospects for sustainable self-employment. In particular, personal income, which represents the amount enterprise owners can afford to pay themselves, provides an assessment of the extent to which the enterprise provides prospects for sustainable self-employment, but both business and personal income have been used since there is a relationship between them. The higher the business income, the higher the prospects of the GEOs being able to afford or choose to pay themselves a high personal income and vice-versa. The GEO businesses are, therefore, categorized based on the opportunities available to them, their capabilities, and business and personal incomes. This represents the GEO's productivity or output, given the level of inputs/resources at her disposal. On the basis of these three (opportunities, capabilities, and business and personal incomes), the GEO enterprises have been classified as Gazelles, Caterpillars, Tortoises and Ponies (USAID 2005: 4).

Gazelles refer to GEOs with a monthly business income in excess of GHS 3,000 /US$2,113, and personal incomes which are more than 8 times the national minimum wage in Ghana.

Caterpillars refer to GEOs with a monthly business income between GHS 1,000–2,000 (US$ 704 - 1,408), and personal incomes which are between 3 and 8 times the national minimum wage in Ghana.

Tortoises refer to GEOs with a monthly business income below GHS1,000 (US$704), and personal income which is double or less the national minimum wage. *(Calculated using the national minimum wage in Ghana, which stood at GHS 3.11/ $2.2, as at March, 2010).*

The research argues that, for the domestic trades where VE graduates have no, or limited prospects for QWDE, such as dressmaking, it is highly likely that the GEOs would operate subsistent micro-enterprises in the lower-tier UIS. The operation of such MSEs provide GEOs with very limited prospects for sustainable self-employment. For the catering trade, where graduates have prospects for and undertake QWDE in operational/technical roles, the graduates could run enterprises which operate in the UIS lower middle-tier (micro-entrepreneurial self-employment). However, they tend to experience the challenges of stunted growth, which is related to their lack of the requisite managerial, functional and business skills needed to run and grow their enterprises.

The catering GEOs who pursue QWDE and who gain operational, management (typically gained after working for at least 7 years in a QWDE environment with unbroken tenure) and commercial experience, tend to possess the skills which enable them to operate at the upper end of the UIS middle-tier (entrepreneurship self-employment). In addition, if they acquire the relevant technical, management, functional and business skills through QWDE, it provides them with prospects to break through to the UIS upper-tier, and into the successful small enterprise sector (formal self-employment) (Palmer 2007a). In the analysis chapter, this research reviews some policy

considerations for enabling women to gain the capabilities and opportunities that would enable them to break through the various 'growth ceilings' of the respective UIS tiers.

3.10 Conclusion

In conclusion, the literature review suggests that the assumption that vocational education leads to employment may be flawed. The discussion highlights that VE skills on their own cannot lead to employment without the political, economic and socio-cultural environments being conducive to the utilization of skills. Thus, VE policy makers and providers must ensure that skills programmes are matched with or aligned to the demands for skills in countries. Also, proactive manpower planning and placement is required to ensure that a favourable employment market exists to optimize resource allocation.

The research discusses the capability approach, since it highlights not only on VEs direct outcomes of employment but the extent to which VE enables women to experience enhanced capabilities and opportunities for functioning. Drawing on the McCauley et al. (1995) model, the chapter explores the circumstances under which vocational education and post-graduation work experience in the domestic trades leads to the capabilities and opportunities that enable 'sustainable' self-employment in the UIS. It suggests that quality workplace development experience (QWDE) provides VE graduates with experience of four job developmental components, namely job-role transitions, management and commercial related experiences, job-role obstacles and job-role support. These developmental components can provide VE graduates with learning opportunities and learning behaviours, as well as capabilities and opportunities which are critical for sustainable self-employment in the UIS. Essentially, QWDE can also provide VE graduates with the skills and competencies, business networks and relationships, and a business model for the start-up, development and growth of their enterprise since the critical roles for MSE owners' success are assumed to be entrepreneurial (business), managerial, technical and functional roles. Literature points to the fact that there is a relationship between QWDE gained and the tier in which UIS actors find

themselves operating, the level of income they generate and their prospects for growth. This is an area which the analysis section of the research explores in detail.

The next chapter examines the literature on gender-specific factors that inform women's engagement in VE, women's trade choices, and employment type. It also explores the gender-specific factors that constrain women's self-employment or MSE development and growth.

CHAPTER 4

GENDER ROLE SOCIALIZATION (GRS) AND WOMEN'S ENGAGEMENT IN VOCATIONAL EDUCATION, TRADE CHOICES AND EMPLOYMENT TYPE

4.0 Introduction

Chapter three has highlighted the importance for VE skills to be developed through quality workplace development experience (QWDE) in order that VE graduates have a better chance of sustainable self-employment/MSE growth. Chapter four reviews the literature on gender-specific factors affecting women's self-employment and MSE development and growth.

Popular arguments concerning gender issues suggest that, irrespective of genre (social, political or economic), gender has a 'masculine perspective' hence policies are generally formulated by males for males (Fenwick 2001; Chant and Pedwell 2008). For instance, in the genre of sociology of education, literature on transitions from school to work that concentrates on the experiences of males rather than females shows a clear demarcation between the sexes in terms of issues regarding their private and public lives. For the males, this seems to be unproblematic and unimportant, while for females, family plans seem to be of key consideration (Gaskell 1992: 72). Thus, when researching women's experiences in the labour market, results are deemed to be more accurate when expected and actual family responsibilities are taken into account (Barratt 1995; Carter and Kolvereid 1997; Fenwick 2007). To explain the reasons for differentiation between the behaviour of males and females in the labour market, the theory of gender role socialization (GRS) is examined. GRS throws light on how dominant ideology, social structures and traditional norms and standards dictate women's 'choices' and occupational pathways. This research adopts GRS as the conceptual framework for applying a gendered analysis to women's engagement in vocational education, trade

choices (domestic/feminized) and employment type pursued (self-employment and homeworking).

The terms “gender” and “sex” have often been used interchangeably, however they are different. “Sex” refers to the biological differences between male and female while “gender” refers to socially learned behaviour, and expectations associated with being male or female (Holborn et al. 2011). Gender roles are, therefore, belief systems that guide the way people process all types of information, including information about gender (Crespi 2003: 7). Thus, GRS explains the different expectations that people’s culture imposes on the sexes and how this impacts on the different ways males and females behave. What is understood to be ‘masculine’ and ‘feminine’ varies across cultures. For instance, in certain cultures, such as those found in Papua New Guinea, it is not innate for men to be the decision makers and bread winners and for women to be subservient and raise children (Menon 2001; Crespi 2003). Feminists argue that sex-specific qualities such as bravery and confidence for ‘masculinity’ and sensitivity and shyness for ‘femininity’ are produced by a range of institutions and beliefs that socialize boys and girls differently. Hence, our understanding of social relationships, and what it means to be male or female, distinguishes the theory of “gender” roles from the theory of “sex” roles (Crespi 2003).

The characteristics of men and women, therefore, tend to overlap based on their different value systems, and the socialization process where people learn what is appropriate and improper begins when we are born. Primary socialization agencies include parents/families and schools and secondary agencies include social media and the workplace. Each socialization agency tends to reinforce gender stereotypical behaviours by rewarding desired behaviours, and punishing undesired actions (Giddens 1993; Morris 1998; Gleitman et al. 2000: 499). The inherent complexities and contradictions involved with understanding human relationships, such as people’s notion of agency or conscious choice, then becomes an understanding of the social constructions, the social norms and roles that inform their behaviour.

The next section reviews the dominant ideology of domesticity. This ideology seems to permeate the lives of key informants in this research.

4.1 Gender Role Socialization and the Domestic Ideology

Men and women interact with each other based on their different value systems. Women are traditionally expected to be sensitive, home-keepers and do the domestic chores like cleaning, cooking and caring for the children, while men are expected to be aggressive, earn a living to support their families and be in-charge (Gaskell 1992; Menon 2001; Crespi 2003). This traditional notion of domesticity in women is endemic in SSA societies and ascribes a reproductive role to women. Women who are successfully socialized into the domestic ideology, put their domestic responsibility above all others and see themselves as better suited to the role than men. Waged employment for women, therefore, is thought of as an 'option' but not a 'necessity'. As such, many women in SSA feel that the right to work outside the home needs to be justified (Gaskell 1995; Grimm et al 2012).

The domestic ideology makes some critical assumptions which need to be understood if 'voluntary' choices made by the GEOs in this research, female African enterprise owners, are to be explained fully. The assumption that work inside the home is paramount suggests that women accept work outside the home as secondary to their reproductive roles. This means that women need to make alternative domestic arrangements if they want to make space for other activities. This secondary status at work could, therefore, account for some women accepting low wages and reconciling themselves to less attractive jobs. Women's aspirations may become limited since women's work is treated as less important compared to men's work. Hence, the domestic ideology makes the assumption that women feel they must 'allow' the men to devote their time and resources, including family resources, to working outside the home, in other words, performing their jobs as men (Gaskell 1995; Grimm et al. 2012).

Other factors that influence women's time spent on domestic labour include the degree to which women are economically dependent on their male partners

(Gaskell 1992; Fenwick 2007). It is suggested that, in non-traditional family settings, when relative earnings between husbands and wives are more equal, the relative distribution of household tasks is more balanced (Lister 2004). Nevertheless, in traditional family settings, even men who earn less than their wives do not typically take on more household work. It is thought that cultural expectations cause them to shun household work to protect or assert their threatened masculinity (Dolphyne 1991; Stevens et al. 2001). Further research suggests that life-course factors, such as marriage and childbearing, can increase women's domestic labour. It has been reported that the strongest and most consistent effect on a woman's domestic role is her employment hours, even though generally speaking, women with higher education tend to do less housework (Coltrane 2000). Women's responsibilities in the domestic ideology are so ingrained that they are rarely challenged (Gaskell 1992; Lister 2004; Fenwick 2007). This has implications for power differences in the household between the male and female.

4.2 Gender Role Socialization, Power Relations, and Decision-making in the Family

Men and women with traditional gender-role ideologies are more likely to have an unequal division of household labour (Dolphyne 1991; Ampofo 2001). They are less likely to perceive this inequality as unfair compared to those with egalitarian gender-role attitudes. Feminists argue that the unequal division of household labour between men and women generates tension, conflict and change among them (Casalanti and Bailey 1991; Holborn et al. 2011). Division of household labour can lead women to believe that men have all the power and advantage. As a result, women feel unhappy and unappreciated; a feeling that is muted and concealed while the traditional gender-role expectation subtly remains (Crespi 2003). This negative feeling is thought to be a misunderstanding between the sexes which keeps them apart. It is argued that what really happens is that men and women use power in different ways (Farrell et al. 2000; DeGenova and Rice 2005).

The analysis of decision-making power is complicated by difficulties surrounding the definition and measurement of decision-making power. Power can be defined simply as the ability to get your own way (Lukes 2005; Holborn et al. 2011). Key informants for this research are female African MSE owners, hence it is expedient that a more in-depth explanation of power-relations in the African sense is given. As already mentioned, certain aspects of African culture have particular bearing on the issue of women's emancipation. These include traditional customs and beliefs that have reinforced women's subjugation and discrimination, particularly in the household/family, which make women generally feel inferior to men (Dolphyne 1991; Baden and Milward 1997; Chen et al. 2004).

In African societies, the nuclear family as is understood in Western societies does not constitute a family. Family in the African sense constitutes the extended family (Dolphyne 1991), and the system of inheritance in the particular African society determines where power lies for decision-making. If it is a patrilineal society, where descent is traced through the father, then decisions are taken by all paternal relations (paternal uncles, aunts, cousins, nephews and so on). If it is a matrilineal society, where lineage is traced through the mother, then it includes all maternal relations (Dolphyne 1991; Kyei 1992; Chamlee-Wright 1997).

The majority of African women are married according to the traditions of their particular society, and even those married under ordinance law (including Christian marriage) and Muslim law complete the procedures of customary law. In African societies, marriage confers a high degree of respect on the woman (Asimeng-Boahene 2013); hence, whatever her educational or professional status or economic independence, an African woman would normally choose to be married (Dolphyne 1991). In African marriages, the question of who does what in the home does not arise; women are generally socialized into the domestic ideology, so that whatever her level of education or professional status, she would not normally expect her husband to share household chores. She is brought up with an acute knowledge of her reproductive duty, including

household chores, and she does not protest because her society expects it. In contemporary Africa, and even in poor families where the additional expense of hiring house-help cannot be met, husbands would not help their wives with household chores. Women do household chores as a matter of course because it is "women's work" and men have a fear of being ridiculed by the wider society as being dominated by their wives if they do household chores (Dolphyne 1991; Ampofo 2001; Diabah and Amfo 2015).

Gender role socialization in the household, therefore, plays an indelible role in gender segregation, gender division of labour and decision-making in the family. It can be argued that the type of vocational education programmes the key informants of this research pursue (domestic trades – catering and dressmaking), the enterprises they set-up (domestic MSEs), and the decisions they take concerning the type of employment they engage in (such as homeworking and self-employment), are to a greater extent dictated by deeply ingrained cultural beliefs that go beyond choice or control (Gaskell 1992). So far, 'progressive' laws that reflect African societies' desire to break away from certain undesirable aspects of culture have only been effective to the extent that the wider society is prepared to conform to the provisions contained in them (Dolphyne 1991).

Some feminist perspectives are now drawn on to illustrate the segregation of gender tasks (the belief that some tasks are more male and others more female). Feminist perspectives can help our understanding of the underlying factors that inform the judgements and decisions made by female enterprise owners.

4.3 Feminist Perspectives, Gender Division of Labour, and Gender Inequality

Feminist theories can be described broadly as doctrines that suggest that women are disadvantaged in societies. Feminists are united in the belief that women experience a range of social, economic, political and personal difficulties in their lives. However, they have different opinions regarding the

causes of women's disadvantage, the significance of different types of women's disadvantage, and the means by which women's lives can be improved (Sen and Grown 1987; Holborn et al. 2011). For instance, feminist poststructuralists argue against categorizing all women under one umbrella. They suggest that 'barriers' to women might be better studied as systemic power relations through which different women negotiate personality, identity and voice, within the context of their own particular culture, class, age and authority. For the purpose of this research, three feminist theories will be outlined to help explain issues concerning the gender division of labour, a phenomenon that starts in the home/family. I start with Radical Feminist theory, which provides an argument for male-female relationships, then Marxist Feminist theory because it explains the basis for division of labour within the household, and then I move onto Socialist Feminist theory, which provides a broader canvas to explain social constructions of behaviour, highlighting how women's reproductive labour, denies them the capacity to fully engage in economic activity outside the home. This is important because, according to Sen (1999), empirical research shows very clearly that the ability to find employment outside the home strongly influences some aspects of women's well-being and agency achievements.

4.3.1 Radical Feminist Theory and the Family

Radical feminists argue that features of modern society, such as law, religion, politics, and art, are constructed by males and therefore have a patriarchal character. They argue that the fundamental cause of women's exploitation and oppression is 'patriarchy' or "rule by the father". Since patriarchy is entrenched in male/female relations both at home and in the public domain, they argue that male domination in all its forms have to be eliminated in order to eradicate women's oppression. Radical feminists assert that to undermine the biological differences of the sexes is to condone the male devaluation of the reproductive role of women. Gendered division of labour then arises from gender role socialization (GRS). As boys come into adulthood, they gradually learn to differentiate from the mother, who has been the primary care-giver in childhood and girls learn to identify with the mother. Hence girls are raised to be more

subjective (more engaging with others) and boys more objective (tend to separate themselves from others) in their relationship with the world. This notion of gender has implications for moral decision-making. Radical feminists argue that women are less influenced by normative notions of what is right and wrong but are more interested in factors such as empathy, concern and sensitivity to another's predicament. Men, on the other hand, tend to take moral decisions based on well accepted notions of what society thinks is right or wrong (Gilligan 1990; Menon 2001).

4.3.2 Marxist Feminist Theory and the Family

Marxist feminists see gender inequality as being determined ultimately by the mode of production (capitalism). Women's oppression is seen as a form of class oppression that is maintained in order to reinforce the interests of capitalism, which include domestic labour and wage work (Holborn et al. 2011). Marxist feminists argue that the nuclear family is part of the overall superstructure of capitalism (Rosaldo and Lamphere 1974) since the family's organization and functions are heavily influenced by capitalist economics. Women stay at home to carry out reproductive duties (cooking, cleaning, bearing and rearing children). Men go out to work and provide protection to the family in the form of ensuring that their families have a roof over their heads and are kept safe. This means that women's oppression is derived primarily from the organization of the capitalist system, which culminates in the gender division of labour within the context of the household or family, rather than 'patriarchy'. Marxist feminists argue, therefore, that the duties of housewives are important to fulfil the capitalist system (Malos 1980) and, together with their husbands, they encourage their children (the next generation) to accept authority, ensuring that a suitably obedient generation of workers becomes available. Housewives then provide domestic services at very little cost, which reduces the wage levels that the capitalists need to pay male workers (Brenner 2000). Marxist feminists argue that, essentially, housewives become a kind of "reserve army of labour" which is available to work during times of boom and can return to their traditional role of housewife and mother during an economic recession. In

addition, Marxists feminists argue that women provide emotional support to their husbands, without which the men would be unable to face the oppression and alienation of the capitalist workplace (Holborn et al. 2011: 7).

Essentially, the roles allocated between men and women, and the 'hidden services' provided by the family for the capitalist economy, all contribute to maintaining an unjust capitalist system with particular disadvantage to the women in that system. Marxist feminists believe that private property, which gives rise to economic inequality, dependence, political confusion, and ultimately unhealthy social relations between men and women, is the root of women's oppression in the current social context (Sanday 1981; Hennessy 2003). Marxist feminists assert that the nuclear family and the role of women within it cannot be significantly improved with gradual reform (the liberal feminist view), neither can women's situations be improved through the rejection of relationships with men (the radical feminist view), rather it is the unity between men and women within the working classes alone, that can end the capitalist system and the exploitation of all men and women (Hennessy and Ferguson 2010).

A weakness of Marxist feminist theory is that it fails to take account of the interplay between culture and economic processes. Put more succinctly, Marxist feminist theory fails to acknowledge that economic processes of a society are embedded within the culture of that society. Marxist anthropologists tend to dethrone the central role of kinship and give far greater importance to the control of the means of production.

4.3.3 Socialist Feminist Theory and the Family

Socialist feminists attempt to address the weakness of Marxist feminist theory through a focus on both the public and private spheres of women's lives. Essentially, Social feminist theory broadens the contributions made by Radical feminists (gender and patriarchy) and Marxist feminists (gender and capitalism) with regards to the oppression of women. They argue that the liberation of women can only be achieved by striving to end the economic and cultural

sources of women's oppression. Socialist feminists argue that women are exploited mainly by the capitalist system in their work environment, by men at home, in their personal relationships with men and are oppressed because of their financial dependence on men in society (Rubin 1975; Ferguson 1991; Holborn et al. 2011).

In the context of the family/household, Socialist feminists suggest that sexism and the gender division of labour are determined by the economic system at the time, conditions which are largely expressed through capitalist and patriarchal relations. They argue that 'gender' and 'class' work together to create distinct forms of oppression and privileges for women and men (Folbre 1982). For instance, Socialist feminists observe that a woman's class status is generally derived from her husband's class or occupational status. They highlight how motherhood, the gender division of labour and the expectation that women perform all or most reproductive labour (labour associated with the birth and raising of children and other tasks like cooking and cleaning which support human life) denies women the capacity to participate fully in economic activity outside the home (Hochschild 2000; Hooks 2000). In order for women to free themselves from these conditions of work, socialist feminists have resorted to 'professionalization' of housework, that is, the hiring of professional nannies and housekeepers to ease the load of domestic work in their homes (Smith 1989; Holborn et al. 2011).

The Radical, Marxist, and Socialist feminist views discussed above all point to the fact that women tend to be disadvantaged in both public and private spheres of life. They argue that gender roles that lead to division of labour at home and work have made "women's work" publicly and privately less important than that of men.

Attention will now be paid to the gender division of labour in the household/family as a foundation stone upon which female decisions are made regarding their education, trade choices and employment type. This research argues that gender role socialization in the household/family, and associated gender division of labour, has contributed to the streaming of women into

'feminized/domestic' education and occupational pathways, such as catering, dressmaking and hairdressing.

4.4 Gender Role Socialization, Gender Division of Labour, Gender Streaming, and Female Engagement in the 'Feminized' Trades

In many societies of the world, boys and girls start off together in school, then gradually they voluntarily 'choose' paths that reproduce the gender stereotypes in their societies (Gaskell 1992). Women's education has lagged behind that of men in all African societies (Dolphyne 1991; ADEA 2014). This is, to a great extent, as a result of the socialization of girls and boys into their culturally accepted gender roles. In Ghanaian societies, some explanations for girls lagging behind boys in education include the traditional expectation that a major role for women is to continue her family lineage. She is therefore expected to marry soon after puberty hence, formal education is seen as a barrier to her reproductive role (Dolphyne 1991). Formal education for Ghanaian men, on the other hand, is seen as a route to acquiring a highly-paid job which would allow him to provide for his family. Like most SSA countries, Ghanaian girls do not usually go beyond basic education. This is because the investment was seen as a risk, since Ghanaian sensibilities dictate that young women should marry, start a family and become home-keepers (Kyei 1992). It is very common, therefore, for a young African girl without any formal education or training to make a living out of retail trade (usually street vending, petty trade and subsistence working) in the informal sector (Chamlee-Wright 1997; Atchoarena and Delluc 2002a; Palmer 2004). African women themselves tend to aspire to the stereotype of their gender, subconsciously 'choosing' occupations that allow them to perform their household and reproductive roles (Baden and Milward 1997; Floro and Meurs 2010). Where a woman is unable to perform her expected role, society would brand her as undesirable and hopeless. For instance, in some Ghanaian societies if a woman buys-in food for her husband and does not prepare the food herself, this is construed as disrespecting her husband (Dolphyne 1991; Chamlee-Wright 1997; Ampofo 2001).

Cultural norms seem to channel women into a limited range of occupations which are seen as compatible with their gender role obligations. These 'feminized' occupations tend to be saturated and less dynamic. The streaming of women into gender stereotypical career pathways arguably prevents women from training in the more male-oriented programmes such as engineering and forestry (World Bank 1999). This gender division of labour tends to dictate the options of work and career paths for males and females. Men tend to choose "men's work" (authoritative, family provider) and women choose "women's work" (submissive, reproductive and domestic). Essentially, many African women are 'pushed' into 'feminized/domestic' occupations that include dressmaking, hairdressing and catering, which enables them to operate home-based and own-account enterprises in the informal sector. As indicated earlier, the analysis section of the research would explore policy considerations to address the steering of women towards the 'feminized domestic trades'.

The compulsion for women to fulfil their reproductive obligations tends to limit their access to education and, in turn, their income and employment opportunities, which can inadvertently perpetuate a vicious cycle of poverty (Beneria 2001; ADEA 2014). The reinforcing constraints on employment opportunities mean that poor women, in particular, can only make limited financial contributions to the household, which impacts on their bargaining power in decision-making (Chant and Pedwell 2008).

In SSA, female-owned enterprises are generally the single largest category of workers (Mead and Liedholm 1998; Grimm et al. 2012). The type of enterprises many self-employed women operate are often family-owned, low income-generating activities. The enterprises tend to be very much dependent on indigenous resources and are highly labour intensive. The enterprises are characterized by low levels of capital and skills; thus, incomes tend to be unstable and working conditions unpredictable (Sethuraman 1998; Liimatainen 2002; ILO 2002b).

As mentioned earlier, due to their reproductive obligations, self-employed poor African women are more likely than their male counterparts to operate from

home. The multiple work roles, which female home-based workers try to accomplish simultaneously, result in severe time constraints that has a direct and constraining influence on the development of their enterprises (Beneria 2001). This is an important factor if one is to understand the gendered nature of enterprise development, since time is a resource that interacts with financial resources to make it productive. Hence, an understanding of how much time men and women spend in converting their capabilities into income would be enlightening in terms of enterprise performance and sustainability (Lister 2004).

The next section examines home-based enterprises, since women, particularly African women, are more likely to gain economic independence by working from home. Also, the majority of key participants in this research operate their enterprises from home.

4.5 Gender Role Socialization and Women's Employment Arrangements

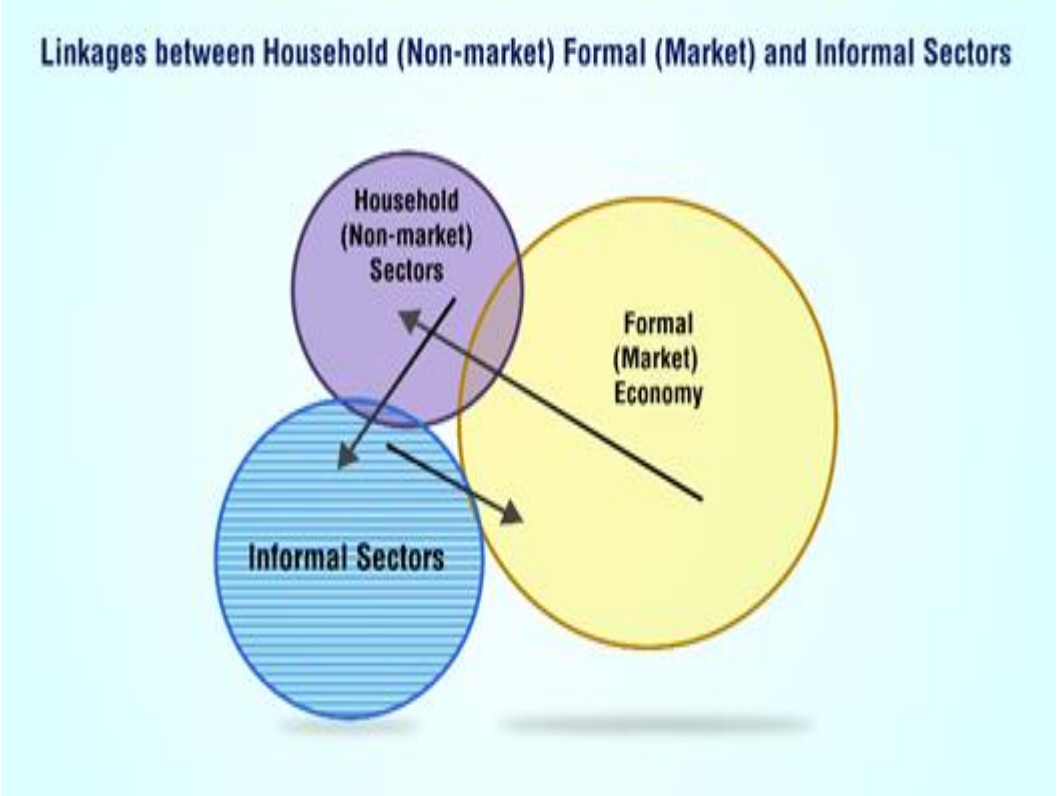
There are many reasons why women 'choose' to start a business. Some reasons include the desire for greater work-life flexibility, seeking a challenge or fulfilling a long awaited desire, or being disillusioned with paid work and escaping the "organizational glass ceiling" (Lee and Rogoff 1997; Fenwick 2007: 2). Chamlee-Wright (1997) argues that in urban West Africa, social constructions of gender dictate entrepreneurial dimensions, not only in terms of what men and women trade in, but why men and women engage in market activity. She suggests that a woman's role within the informal market place emerges from her customary obligation to her children, rather than her subordination to men. Essentially, childcare and home keeping tend to define the type and range of activities which women are engaged in within the context of the informal market (Chamlee-Wright 1997: 102). While many low income households depend on women's participation in paid employment, in households with female-headship, the need for women to engage in informal employment intensifies (Chant and Pedwell 2008: 28).

Working from home is argued to be one of the factors associated with an enterprise's failure rates (Mead and Liedholm 1998) and adversely impacts women's access to market opportunities, their ability to develop new skills and to access new technologies. Home-based working seems to affect women's bargaining position for work contracts, especially if the home/enterprise is remote from the central business district (Beneria 2001).

4.5.1 Home-Based Enterprises

Social norms and gender ascribed roles influence a worker's choice of employment location, that is, whether to work at home or with others in a workplace (Beneria and Floro 2005: 18). Also, women's enterprises are often viewed by the owners themselves as a secondary activity to housework or domestic responsibilities (Grimm et al. 2012: 21). The obligation for women to combine their reproductive role with market activity (domestic provisioning) typically forces many women to operate their business from home, hence being far away from input markets and clients (Grimm et al. 2012). Reproductive work, therefore, constrains women's labour market choices.

Figure 4.5.1: Female areas of economic activity in developing countries



Source: Beneria and Floro (2006)

Figure 4.5.1 is Beneria and Floro's conceptualization framework of the distribution and informalization of female activities in developing countries. It shows the areas of market activity concerning women's labour. The diagram suggests a fluidity of labour between the formal market, informal market, and household (non-market) sectors which utilizes most unpaid work. The areas of overlap in the diagram culminate in a multiplicity of work arrangements, including home-based working which allows workers to combine paid work with reproductive work. Other labour arrangements, which link formal and informal work in a production chain, include subcontracting and outsourcing (Beneria 2001; Floro and Meurs 2010: 22).

Floro and Meurs (2010), propose that home-based work in particular enables women to resolve the inherent conflicts or contradictions between their reproductive roles and their need to earn an income. They also suggest that, with increased competition in global and domestic markets, women's informal

work patterns mitigate the need for cheap and flexible labour. Citing Mehrota and Biggeri (2002), Chant et al. (2008) concur, stating that:

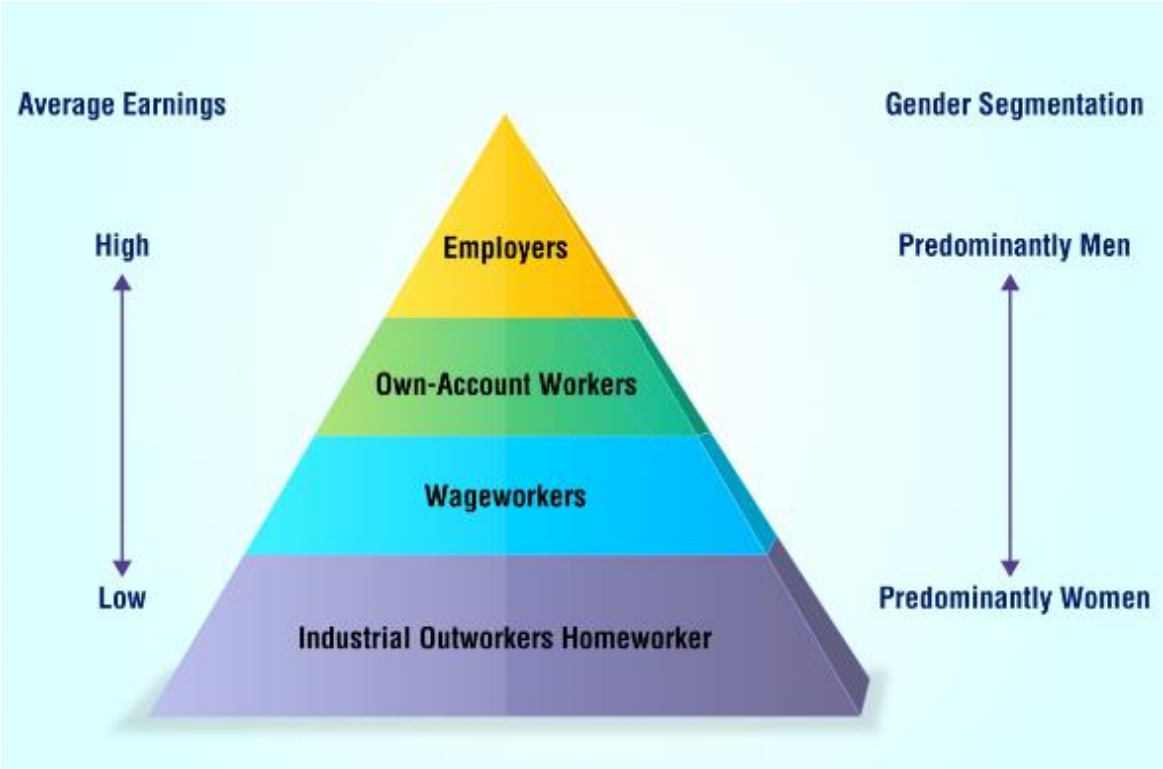
> "Home-based work has a dual and contradictory character: on the one hand, as a source of income diversification for poor workers and the emergence of micro-enterprises, and on the other, the source of exploitation of vulnerable workers as firms attempt to contain costs'' (Chant and Pedwell 2008: 28).

According to Verceles and Beltran (2004), research conducted in the Philippines reports that about two-thirds of women work in the informal economy with 23% of the women citing family responsibilities as the reasons why they chose informal employment rather than formal employment. Mehra and Gammage (1999) cite research conducted by Hindiyeh-Mani (1996), which states that 90% of women in the textile and clothing industry in Palestine, operate from home; and an ILO (1993) study states that of the half a million homeworkers who produced garments for the textiles industry in the Philippines, 82% were women.

Essentially, in many countries, women are disproportionately represented among home-based workers (Beneria 2001). Home-based working has become an important source of livelihood, particularly for those women who have no other choice but to combine income earning for 'domestic provisioning' with their reproductive responsibilities (Carr et al. 2000; ILO 2002a). It is also argued that home-based work demonstrates the "spillover mechanism through which insecurity, associated with informality of work, shifts some elements of market risk and volatility onto the informal sector, and particularly to women workers" (Beneria and Floro 2005: 18).

An illustration of informal employment gender disparity between males and females is provided in Figure 4.5.2 below.

Figure 4.5.2: Segmentation of informal employment by average earnings and sex in the developing world



Note: The informal economy may also be segmented by race, ethnicity, caste or religion.
Segmentation of informal employment by average earnings and sex (Chen 2008: 6)

Feminist perspectives posit that female enterprise owners face 'obstacles' within the market economy which are ideological, such as customs, norms, traditions, or structural in nature, such as legal constraints (Fenwick 2001). These 'obstacles', 'barriers' or 'constraints' tend to isolate and discriminate against women based on their gender and are more endemic in African societies (ILO 2012). The ideological constraints have already been discussed in this thesis. The structural constraints, however, include women's lack or weak access to property rights, capital and liquidity, and skills and resources. Some studies claim that in some national contexts that there may be overt discrimination in state legislation whereby women are treated as minors under the authority of fathers, husbands, brothers or sons for the whole of their lives, or more commonly, the inequality is enshrined in common law (Aliber 2002; Carr and Chen 2002; ILO 2002b; Chant and Pedwell 2008).

Such constraints have proven to obstruct female-owned enterprises, and may be the source of enterprises being unable to use, build or exchange their assets in a productive way in order to generate additional income (ILO 2002b). In other words, they limit female enterprise owners' freedom to be, to do and to act, compared to men, thus limiting women's capability to achieve agency, enhance their income, self-empowerment, self and social identity and enhanced opportunities for functioning (Sen 1999). The pervasive inequalities that female enterprise owners face is argued to be one of the reasons why female MSEs in SSA tend to be concentrated in less profitable industries such as the domestic trades. Thus, conventional finance sectors view female MSEs as representing a high credit risk. A World Bank study (2011) on strengthening access to finance for female MSEs in developing countries, states that:

> "Women's choice with respect to the industrial sector can be important in explaining gender differences in entrepreneurial performance. Women's concentration in the personal services sector and their under-representation in the more lucrative professional services and construction industries explain about 9-14 per cent of the gender-based self-employment earning differential" (World Bank, 2011: 41).

However, critics suggest that women enterprise owners are their own worst enemy, since women tend to follow the traditional gender-role and may not rate their enterprises as highly as they would rate their reproductive responsibilities. This position makes them less assertive about seeking finance. Such critics suggest that female MSE owners often undercharge for their services and use most of the income gained on the family or household provisioning (Shragg et al. 1992; Buttner 1993; Beneria and Floro 2005; World Bank 2007; Masakure et al. 2008). It is further suggested that this discursive dynamic ultimately results in female business owners accepting a reduced quality of life because of their ambivalence about money (Thrasher and Smid 1998; World Bank 2012).

The analysis section of the research will investigate home-working and access to property as enterprise growth constraints, and policy considerations in order to help women address these challenges.

4.6 Conclusion

In conclusion, chapter four explores the gender-specific factors that inform female engagement in VE, trade choices, employment type and decision-making. It also explores the gender-specific factors that constrain self-employment or micro/small enterprise (MSE) development by women. It focuses on gender role socialization (GRS) as a concept, which explains the deep-rooted traditions and cultures by which women and men are socialized in their communities. These traditions and cultures reinforce the gender division of labour, leading to gender segregation and streaming into gendered occupational pathways. Feminist perspectives on the disadvantages of women in society are also drawn upon to throw light on the varying experiences that women face in both public and private spheres of life, compared to men. Both feminist and GRS perspectives enhance our understanding of the context in which the GEOs in this research form judgements and make economic decisions.

The examination of literature suggests that economic decisions for African female-owned MSEs tend to be subjugated to their reproductive role. It is argued that women who have been successfully socialized into the domestic ideology see themselves as better suited than men to the role of domesticity. Such women view working outside the home as secondary to their primary purpose of looking after the family. Hence, home-based working has become an important source of livelihood, particularly for those women who have no other choice but to combine income earning with their reproductive responsibilities. This gendered obligation often 'pushes' women to engage in the 'domestic trades' such as catering, dressmaking and hairdressing which tend to be occupations that are saturated, less dynamic, and more conducive to home-based income generation. Working from home is argued to be one of the factors associated with enterprise failure rates since it adversely impacts women's access to market opportunities, their ability to develop new skills and to access new technologies. The compulsion of women to fulfil their reproductive obligations, therefore, can limit their access to education which, in

turn, limits their occupational choices and employment opportunities compared to men, thereby perpetuating a vicious cycle of poverty.

The discussion in chapter four suggests that an understanding of men and women's traditional gender-role ideologies in a society can result in an understanding of power relations, decision making and the division of labour in the household. These have an impact on power differences between men and women, thus providing an informational bed for understanding how and why men and women form judgements and make decisions concerning the development of their enterprises.

The next chapter examines the research context, which is set in Accra, Ghana, West Africa.

CHAPTER 5

THE RESEARCH CONTEXT - ACCRA, GHANA, WEST AFRICA

5.0 Introduction

Chapter five provided a discussion on some gender-specific factors which affect self-employment/MSE development for women. Chapter six provides an overview of the research context and outlines the macro-economic situation in Ghana. It then provides an overview of the employment market context through a review of the formal and informal sectors, followed by a review of the Ghanaian socio-cultural context through an examination of gender role socialization (GRS) within the household and family context. Specifically, it examines the extent to which GRS and gender division of labour in childhood, adolescence and adult years shape the occupational choices that poor Ghanaian women make, as well as the type of employment they pursue to enable them to meet their gender role obligations. A review of how the outcomes of GRS may act as a constraint to enterprise development for poor women, and a review of female engagement in vocational education in Ghana with a focus on the domestic trades ends the chapter.

5.1 Macro-economic Context in Ghana

Ghana is a republic located in West Africa. The 2012 African Development Bank (ADB) Country Strategy Paper 2012-2016 on Ghana reported that Ghana had a population of about 25 million and covers a land area of 239,000km^2. Ghana is the second largest West African economy after Nigeria, and is Africa's twelfth largest. The country has managed to make some progress in establishing and maintaining a sound and stable macroeconomic environment, and has made some impressive gains in poverty reduction over the last two decades (Darvas and Palmer 2014: 4). However, as is the case with most African countries, the foundations on which growth and poverty reduction are being built need significant strengthening. Ghana will require several decades

of sustained economic effort and solid growth in order for most of its citizens to break out of poverty, since about 30% of the population still live below the poverty line (African Development Bank 2012; Darvas and Palmer 2014).

Ghana was deemed to have attained a lower middle-income status in November 2010, after rebasing the National Accounts to the reference year of 2006. The rebased GDP was GHS 44 billion (US$ 30 billion), 60% more than what had previously been estimated. A revised 2010 GDP was GHS 46 billion, giving per capita income of GHS 1,907 (US$ 1,343). A significant outcome of the rebasing exercise was a shift from agriculture as the main contributor to GDP to the service sector which, in 2010, contributed 51% compared to 30% from agriculture and 19% from industry (GSS 2011; Aryeetey and Baah-Boateng 2016).

Ghana's economy is dependent upon primary commodity export products, such as cocoa, gold, timber and manganese, and also non-traditional products, such as pineapples, mangoes and artifacts, among others. However, infrastructure deficiencies, including inadequate agricultural business technology development, weak capacities and skills shortages, productivity constraints, and weaknesses in the country's fiscal stance, have presented Ghana with some key challenges in its development trajectory (African Development Bank 2012; Darvas and Palmer 2014). Hence, the manufacturing sector that tends to require higher skill levels still lags behind.

The recent discovery of petroleum in commercial quantities led to the production of oil and gas towards the end of 2010 (Ampratwum and Osei-Boateng 2011; African Development Bank 2012). The discovery of oil promises to increase government revenues by $1 billion per year in the coming years (Darvas and Palmer 2014). However, the fall in price of oil now poses a significant challenge to the Ghanaian economy since the extraction of large off shore oil reserves has, until recently, been responsible for Ghana's high economic growth rates (Ulandssekretariateet 2013; Aryeetey and Baah-Boateng 2016).

In terms of development, the country has continued to consolidate good governance. Ghana is often considered a model African country with a vibrant and accountable democracy, and effective economic performance in the recent past. However, reports claim that large segments of the population have not gained from this development because many lack education and live as subsistence farmers (Ulandssekretariateet 2013).

Structural adjustment policies have contributed to the low employment share in the formal sector in Ghana. For instance, a high rate of trade unionization within the formal sector labour market is one of the factors attributed to low occupational mobility and wage rigidity in the sector, creating very few formal jobs to meet labour demand. Of about 250,000 people entering the labour market each year, only 2% find formal sector jobs (Ulandsskretariatet 2013; Agyapong 2010). It is reported that the Ghanaian formal sector continues to shrink in terms of its share of total employment, and informal sector activities provide a kind of survival strategy for many Ghanaians (Ampratwum and Osei-Boateng 2011; African Development Bank 2012). Informal sector employment accounted for 83.9% of total employment in 2000, and rose to 88% in 2013 (Aryeetey and Baah-Boateng 2016: 5)

The growth of the informal sector has been partly explained by low education levels. Available data indicates that about half the adult population in Ghana (6.4 million) are either illiterate or semi-literate (GLSS 2008). Adult literacy in Ghana for females was 65% in 2010 and 71% in 2015; for males, it was 87% in 2010 and 82% in 2015 (DataBank World Development Indicators 2017). Another factor which has accounted for the growth of the informal sector relates to the inability of the formal sector to generate jobs in the required quantities. This factor has inadvertently pushed many job seekers into the informal sector (Ampratwum and Osei-Boateng 2011: 5).

The private sector in Ghana is dominated by informal sector enterprises with approximately 90% of private sector businesses being micro, small and medium enterprises (MSME) (African Development Bank 2012). Hence, the informal sector is the main income provider for the majority of Ghanaians, supporting

about 80% of the economically active population. Of the economically active population, 55% are “own account owners” or self-employed (GLSS 2008). Unlike the rural areas where workers are mainly involved with agriculture, agro-based processing, fishing or fish processing, urban informal sector workers tend to be engaged in non-agricultural activities.

The self-employed represent the largest group in the urban areas (47.2%), and they are mainly women. 91% of economically active women in Ghana are self-employed compared to 71% of men, reflecting the predominance of female operated micro-enterprises (GLSS 2008). Women constitute 60.3% of urban informal sector employment and are typically involved in services including (urban food traders and processors, chemical sellers, hairdressers, garment makers, and domestic workers) and manufacturing such as (food processing and textiles) (Baden et al. 1994: 3). Informal sector activities are dominated by women because they can start-up their own business with low levels of educational attainment and a relatively small amount of capital.

The socio-cultural factors which may account for the predominance of female-owned MSEs in the urban informal sector will now be explored. Attention will be given to how GRS informs the gender division of labour, and hence the occupational choices and type of employment poorer women in Ghana pursue.

5.2 Gender Role Socialization in the Ghanaian Context and its Impact on Women’s Career Choices and Employment Type Pursued

This section explores the role that Ghanaian culture and tradition plays in socializing girls into womanhood. It is crucial to understand what it takes for Ghanaian girls to be recognized and respected as women in their societies, as this affects the expectations and obligations the society confers on them. This section follows the Ghanaian socialization process for women from childhood through adolescence and adulthood. It reviews the reproductive, home-keeping and ‘domestic provisioner’ obligations of women within the context of the household and family. This provides a basis for understanding the factors that inform occupational choices and employment types pursued by poorer women.

It also sheds light on factors which can constrain enterprise growth and development for low income Ghanaian women.

Like most African countries, Ghana is culturally complex and fluid with diverse cultures and different ways of living. Gender dynamics in Ghana are deeply rooted in family systems, peer relationships and social institutions. The primary socialization agency is the household or family, where roles are prescribed for males and females from a very young age by parents or guardians. Gender roles are then reinforced by the wider environment, such as peer groups, schools and religious organisations. Community norms and values are learned through observation and assistance methods, and are often expressed in proverbs as a means to maintain social control over men, women and children. Hence, Ghanaian proverbs serve as a basis for formulating concepts that govern social relations, many of which reinforce the subordination of women in society (Asimeng-Boahene 2013; Diabah and Amfo 2015).

An overview of the cultural expectations of the girl-child is provided for a better understanding of the socialization process for girls moving into womanhood. Culturally, two lineage types exist in Ghana: the matrilineal (mother-centred) and patrilineal (father-centred) kin group. Most Ghanaian societies possess a hierarchical power structure where the males exercise prerogative over females, hence women tend to find themselves at the bottom of the power structure. This patriarchal power structure is reinforced by the three dominant religious doctrines in Ghana namely, indigenous traditional religion, Christianity and Islam. All three religions have some teachings which reinforce male prerogative and female subservience and reproductive work (Dolphyne 1991). Male prerogative and patriarchy within the context of the matrilineal and patrilineal inheritance systems not only socialize women into reproductive roles, but also discriminate against them. Discriminatory practices associated with access to property and inheritance law become significant enterprise development constraints for women since they deny them the required collateral needed for raising finance for enterprise development (Hampel-Milagrosa 2011: 18, 24). This point is clearly evidenced in the findings of this research, hence is

discussed further in the analysis chapter, which will also provide policy considerations for addressing women's access to property as an enterprise growth constraint.

In most Ghanaian societies, gender roles are inculcated and absorbed from early childhood. Characteristics such as modesty, dignity, perseverance, obedience, submissiveness, conformity, and being caring, kind and generous are reinforced in the girl-child. Male characteristics that are reinforced include virility, strength, authority, power and leadership qualities, intelligence and wisdom, ability to bear physical and emotional pain, and the ability to offer protection and sustenance (Amoah 1991; Asimeng-Boahene 2013; Diabah and Amfo 2015). Girls are taught to refer to men as stronger and more responsible, while boys are taught to lead and control women (Ampofo 2001). Where boys deviate from the 'appropriate' and assigned male roles, they are taunted as "*banyin-basia"*, literally meaning "male-female". Conversely, girls or women who come across as aggressive or brave are referred to in derogatory parlance as "*basia-kokonin"*, literally meaning "female-male rooster". Such male superiority and female subordination is seen as the idealized relationship between man and woman.

As already mentioned, most of the belief systems and norms in Ghana are woven around proverbs (Asimeng-Boahene 2013). Proverbs are frequently used to reinforce gender stereotypical roles and culturally preferred feminine practices (ideal conforming), as well as to discourage culturally unwanted gender practices (ideal disconforming) (Honeck 1997; Diabah and Amfo 2015). Akan proverbs are employed in this research to depict how women are socially engineered or constructed within the Ghanaian context. The Matrilineal Akan clan is the dominant tribal group in Ghana, representing 49.5% of the population (GLSS 2014). An example of an Akan proverb which reinforces the submission of girls and women, and which is interpreted positively as a virtue and an indication of wisdom is "*Akoko bere nso nim adekyee, nso ohwe onini ano"* (The hen also knows when it's daybreak, yet she waits for the rooster's crow). The proverb compares the female to the hen, and prescribes her to submit to

the rooster (the male) by not crowing even though she also knows when it is daybreak (Diabah and Amfo 2015: 15). On this basis, and with regard to the construction of gender identities, it is the expectation that the female shows submission to the male by allowing him to 'lead', including exercising male prerogative and making final decisions. In other words, the female may have wisdom/knowledge ('knowing that it is daybreak') but articulating such wisdom/knowledge should be left to the male ('waiting for the rooster's crow'), since males are expected to take the leading role in society and the household and in decision-making, while females remain subservient.

Subservience and subordination to men is reinforced by proverbs which position females as below or second to males. Essentially, these examples of cultural reinforcers remind women of their subordinate position in society and the household: "*obaa da obarima akyi"* (a woman lies behind a man); "*obaa [sene boama ye kyem] a etwere obarima dan mu"* (even if a woman [carves a drum/makes a shield] she keeps it in a man's room) (Diabah and Amfo 2015: 18). Both proverbs subtly reinforce the subservient/dependent role of women in the household, family and society. Hence, in Ghanaian households, and in line with the outlined proverbs, the gender division of labour within the household from childhood prescribes a greater burden of domestic work on girls. Domestic work is prescribed as intrinsically or 'naturally' female (Ampofo 2001). Although Ghanaian proverbs are not used in gendered contexts, the Akan proverbs justify and foster hegemonic masculinity and practices by legitimizing the male domination ideology (Asimeng-Boahene 2013) and the domestic ideology for women (Gaskell 1992). It is not surprising, therefore, that in social and economic spheres in Ghana, male tasks tend to be based outside the family home, with the emphasis of training focused on public accomplishments, while female tasks tend to be home-based, with training focused more on domestic work (Dolphyne 1991; Ampofo 2001). Even where women are economic providers in their own right, they learn to submit and concede the leadership role to the man (Dolphyne 1991; Nabila 2000).

The Ghanaian adolescent girl is trained by parents and other members (usually female) of her kin group to take up marital and domestic roles, while adolescent boys are encouraged and prepared to take up leadership roles, including being the head of the family and taking major decisions, and taking up professional roles outside the family home, such as carpentry and engineering (Oheneba-Sakyi et al. 1995). A boy is socialized with a sense of fear that his future wife would forget "her place" if he did household domestic chores ("women's work"). The gendered division of labour in the household is reinforced by sanctions if girls do not perform domestic task assignments (Kyei 1992). Domesticity of the adolescent girl relates to her gendered constructions as future 'wife' and 'mother'.

Women's reproductive roles and their fertility are therefore so important in Ghanaian societies that most ethnic groups have special ceremonies to usher girls into womanhood. The Akan ceremony takes place at puberty. Adolescent girls between the ages of 12 and 14 years are initiated into womanhood and instructed on the "secrets" of sexuality, how to be a good wife, and the rudimentary aspects of mothering by the female members of her kin group, particularly her mother or grandmother (Sarpong 1977; Kyei 1992; Chamlee-Wright 1997). The role puberty rites play in the lives of adolescent girls, in terms of socializing them into marriage and motherhood, is illustrated by the indelible emphasis and importance attached to fertility and reproduction for females, however there are no corresponding puberty rites for males. Ampofo (2001) asserts that puberty rites reinforce the notion that, matters pertaining to reproductive work (bearing and rearing of children and domestic chores) are not for the male of the species but are a "woman's issue". There is a deeply ingrained thought that 'normal' men and women should bear children and continue to do so throughout their reproductive years (Fortes 1948; Ampofo 2001). Thus infertility in male and female is viewed as an abomination in Ghanaian societies (Dolphyne 1991).

Adolescent girls are forbidden to engage in pre or extra marital sex. This is against the moral code of the society. Anyone who breaks this code is branded

odwamanfoo (a lecherous individual) and falls short in the estimation of her immediate family (Kyei 1992). They are taught that sexual relations are talked about only between husband and wife and, if necessary, can be referred to the older women '*opanyin', 'obaatan', 'abrewa'* of her kin group for counsel, in the strictest confidence. This group exemplifies the highest moral standard, and their authority is highly respected in their community. If she adheres to the moral code surrounding fertility, the adolescent female is considered morally alert and careful not to disgrace herself and her kin group by being promiscuous or bearing a child out of wedlock.

Cultural attitudes towards marriage, reproduction and motherhood in the Ghanaian context are more complex compared to those in the Western culture. Marriage is seen as important to womanhood and is a basic status requirement for women (Oppong and Abu 1987: 75), as depicted by the Akan proverbs:

> "A woman's glory (literally what causes her to be respected) is marriage"
>
> "A woman's worth is determined by her marital status" [Only a married woman commands respect].
>
> "A woman is the flower in the garden, her husband is the fence"

(Asimeng-Boahene 2013; Diabah and Amfo 2015)

Because Ghanaian cultural norms stereotype men as strong and powerful, they are deemed to be protectors of women, hence marriage is seen as a source of protection, and the glory of women. Essentially, unmarried women are perceived as vulnerable, hence they are not respected in society. Unmarried women are often considered as lacking the qualities of an 'ideal' woman – essentially, being 'undomesticated'. The primary expectation of the wife is to bear and care for children and do all domestic work. She is the "keeper of her husband's stomach" and therefore is expected to see that it is never empty (Kyei 1992). Her ability to provide quality food prepared with care and to ensure there is always food ready for her husband is a deal-breaker in the marriage

relationship. Women who are unable to perform this role properly are stigmatized by their society and it can lead to divorce (Chamlee-Wright 1997).

Reproduction or childbearing is a prestigious event in Ghanaian societies. Traditionally, childbearing ensured the continuation of lineages, and was seen as an economic asset, in other words, the more children you have, the more people or hands to work the farms and more income gained. More importantly, childbearing provided "proof" of fertility and conferred proof of womanhood, thus elevating the woman's status in society (Dolphyne 1991: 16). Traditionally, prolific childbearing has been honoured in Ghanaian societies, such that mothers of twins, triplets and those who give birth to their tenth child, for instance, are held in special esteem and respected in society (Sarpong 1977; Dolphyne 1991; Kyei 1992).

Childbearing is a cardinal role for Ghanaian women. It signifies her transition into motherhood (*Obaatan),* literally meaning nursing mother (Kyei 1992: 42). The Ghanaian culture prizes the reproductive role of a woman more than any other feminine characteristic (Hampel-Milagrosa 2011). Childbirth confers on a woman an endowment of strength, respect, identity, and social status in her community. Given the male dominance in traditional Ghanaian society, it is argued that a woman's ability to reproduce is the most important means by which she can ensure social and economic security for herself, especially if she bore male children (Dolphyne 1991; Kyei 1992). Marriage and procreation seem to be intimately bound together with the consciousness of the Ghanaian woman. Mothers tend to be awarded higher social prestige than childless or barren women whose 'condition' is sometimes ascribed to 'loose' living, frequent abortions, witchcraft and the like. For women, the birth of the very first child marks the new mother's transition to fully mature adult status. Research on Ghanaian women shows that women gave their maternal role a higher priority than any other and that the interviewees commented that motherhood made them feel complete (Oppong and Abu 1987: 31, 77- 78). The Akan proverb: *"It is a woman that gives birth to a man"* represents women in a culturally desirable feminine practice, as opposed to culturally undesirable

gender practice. The expression represents the woman as strong and powerful, a trait usually accorded to a man, and in spite of the woman being considered weak and vulnerable, she gives birth to a male child, who is stereotypically considered strong and powerful (Asimeng-Boahene 2013; Diabah and Amfo 2015). The status accorded to marriage and childbirth for women in Ghana makes economic security a secondary consideration in fulfilling the procreative obligations of their gendered role.

Essentially, the dominant ideologies (marriage, reproduction, domestic) which underpin the socialization of females in Ghanaian communities tend to influence a woman's conception of femininity as it applies to herself and other women. Consequently, the question of who does what in the home is not an issue for the Ghanaian woman. Whatever her level of education or professional status, the Ghanaian woman does not expect her husband to share the household chores with her. In more recent times, women tend to be appreciative of husbands who enjoy cooking meals, as long as it is an occasional event. They do not expect their husband to cook meals as a matter of course, since they could be penalized by extended family members as not being able to "look after" their kinsman properly and this could lead to divorce. The husband, on the other hand, could be ridiculed by friends and members of the wider community for performing "women's duties" or being 'dominated' by his wife. This is an attitude that is deeply entrenched in society and is yet to change (Dolphyne 1991; Kyei 1992).

Table 2 shows that Ghanaian women spend a higher proportion of their time on domestic tasks such as cooking, nurturing children and home-keeping. The time spent is estimated as being approximately 15-25% higher for females than those of males. The role of the woman as carer/nurturer and home-keeper sits at the heart of the GRS process and is fundamental to the level of respect accorded to a woman. Proverbs used to reinforce gendered representation of women as carers and nurturers include:

> "It is the mother who knows what her children will eat"

"It is the chicken that is close to its mother that eats the thigh of the grasshopper"

(Diabah and Amfo 2015: 11)

Though providing food to one's children is a stereotypical practice for women, the outlined proverbs indicate that the hallmarks of a good mother relate to her ability to provide for the nutritional needs of her family. Hence, these proverbs reinforce the conceptualization of women as home-keepers and 'domestic provisioners'.

A Briefing Note for the Ghana Poverty Reduction Strategy (2008) states that women typically spend 20 hours per week (to men's 5 hours/week) on housework, with men compensating for only a third of this gap by devoting more time to paid activities.

Table 2: Average time spent on various housekeeping activities by Population aged 7 years and older, by sex and locality

Activity	Sex	Proportion doing that activity (%)	Average time spent (minutes per day)		
			Urban	Rural	Ghana
Collecting Firewood	Male	16.9	25	24	25
	Female	37.5	26	31	30
	All	27.6	26	29	29
Fetching water	Male	40.9	18	26	23
	Female	64.2	22	36	31
	All	53.0	20	32	28
Washing Clothes	Male	43.4	17	17	17
	Female	75.7	25	27	26
	All	60.2	22	24	23
Cleaning	Male	37.0	19	22	21
	Female	73.7	22	29	27
	All	56.1	21	27	25
Running errands	Male	45.0	32	37	35
	Female	43.3	28	32	30
	All	44.1	30	34	33
Washing dishes	Male	30.4	16	23	20
	Female	65.1	20	26	24
	All	48.4	19	25	23
Caring for children	Male	13.7	63	69	67
	Female	35.6	141	123	129
	All	25.0	121	109	113
Cooking	Male	17.7	42	48	46
	Female	71.9	67	92	82
	All	45.8	63	84	76

Source: Ghana Living Standards Survey (GLSS) 2008

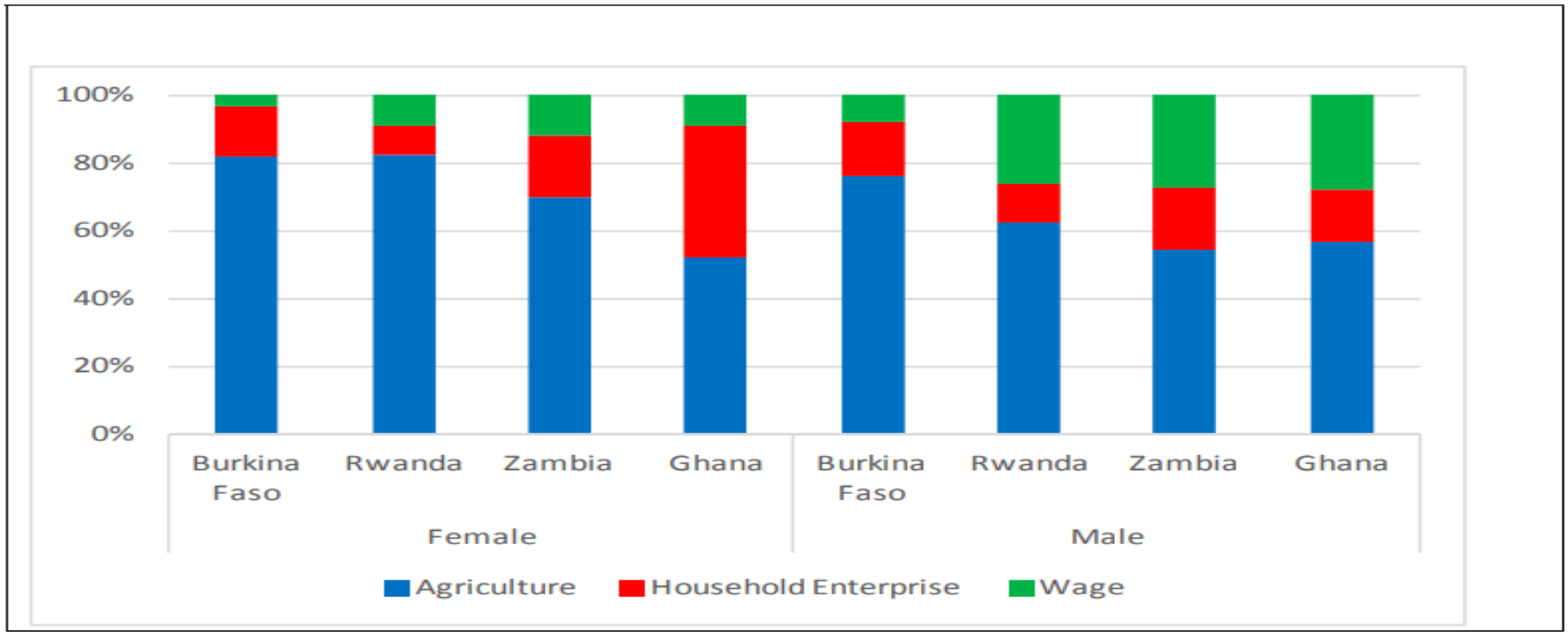
Through Ghanaian proverbs, we can also infer that the feminine construction of motherhood transcends a woman's nurturing role to a 'domestic provisioning' role for the needs of her family. Women can achieve the domestic provisioning role through combining motherhood with income generating activities (dual role). A woman who is unable to financially support the home-keeping needs of her family is considered lazy. The stereotypical feminine role encompasses combining domestic work with making sure that her day-to-day family needs are catered for. Akan proverbs that reinforce the Ghanaian woman's dual role as home-keeper and domestic provisioner include:

> “If the hard working/ideal woman puts her child on her back, she carries a load (on her head) at the same time”
>
> “If a hard-working woman gets married, she brings good things to the home”
>
> “If a lazy woman gets married, they take a broom to drive her away”

(Diabah and Amfo 2015: 12)

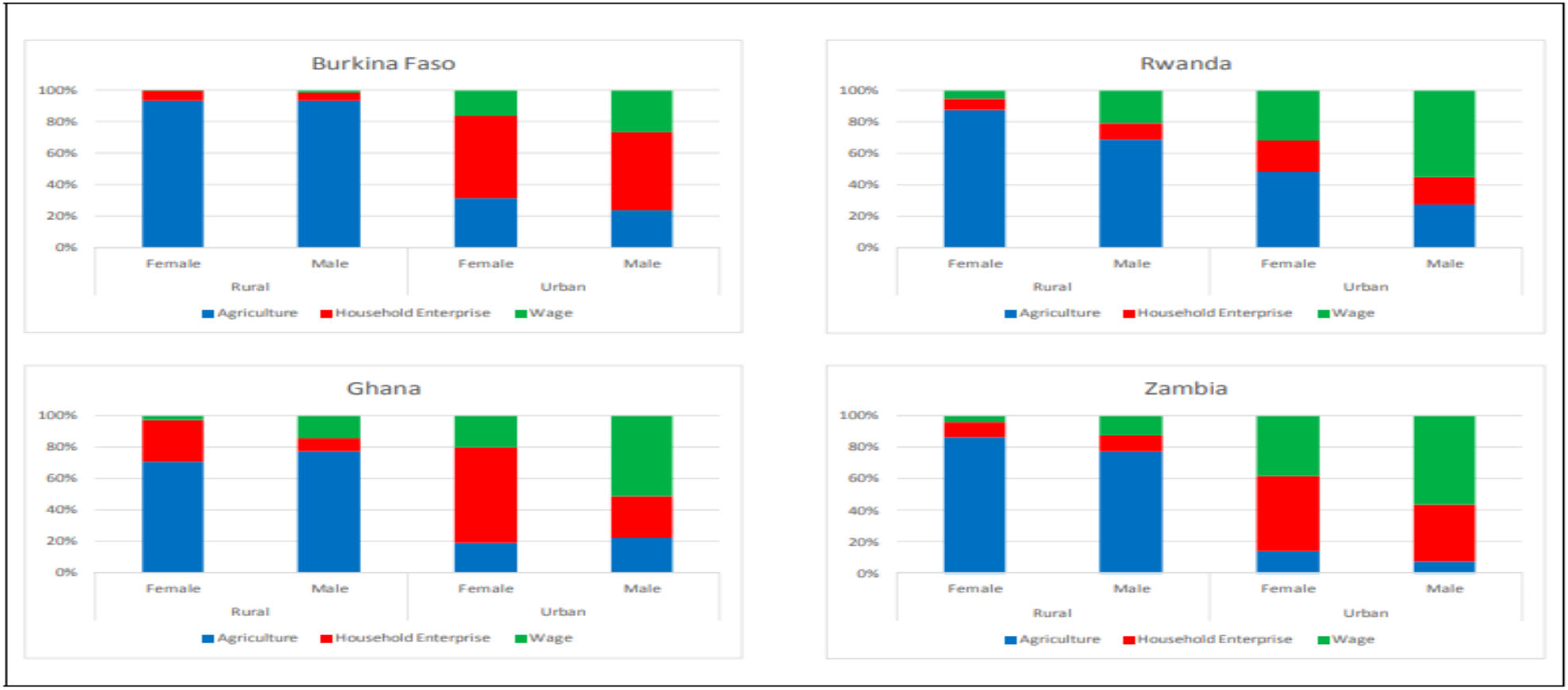
The outlined proverbs construe the role of a woman as a good home-maker, “hard working” and “enterprising” – one who effectively combines the roles of home-keeping with domestic provisioning through productive work, taking on income-generating endeavours inside and outside the home. Ghanaian women seem to differ from their counterparts in many other cultures in that they aspire to and, for the most part, tend to achieve highly productive economic and prolific reproductive lives. This relates to the fact that in many cases, Ghanaian women are the main source of day-to-day material support for their children (Oppong and Abu 1987: 31). Research shows that female participation in the Ghanaian labour market, historically and currently, compares favourably to most SSA countries (Human Development Report 2015). A comparison of the active female populations in SSA countries shows that Ghana has a higher percentage of women running household enterprises compared to Burkina Faso, Rwanda and Zambia, as demonstrated by Figure 5.2 (a) and Figure 5.2 (b) below (Dieterich et al. 2016: 14).

Figure 5.2 (a): Employment sectors by gender



Source: Dieterich, C., Huang, A. and Thomas, A. (2016). IMF Working Paper: Women's Opportunities and Challenges in Sub-Saharan African Job Markets.

Figure 5.2 (b): Employment sectors and urban/rural division by gender



Source: Dieterich, C., Huang, A. and Thomas, A. (2016). IMF Working Paper: Women's Opportunities and Challenges in Sub-Saharan African Job Market

Sixty per cent of Ghanaian women living in urban areas are engaged working in household enterprises, as shown in Figure 5.2 (b). According to Dieterich et al. (2016, employment in the household enterprise sector has the same positive impact on women's per capita household income as wage employment.

A woman's ability to combine the two roles (home-keeping and domestic provisioning) is what makes her an *obaasima* (ideal woman), epitomizing the ideal of archetypal femininity within the Ghanaian socio-cultural context. It is argued that home-keeping and domestic provisioning are female ideals and characteristics that would sustain a good marriage (Asimeng-Boahene 2013; Diabah and Amfo 2015).

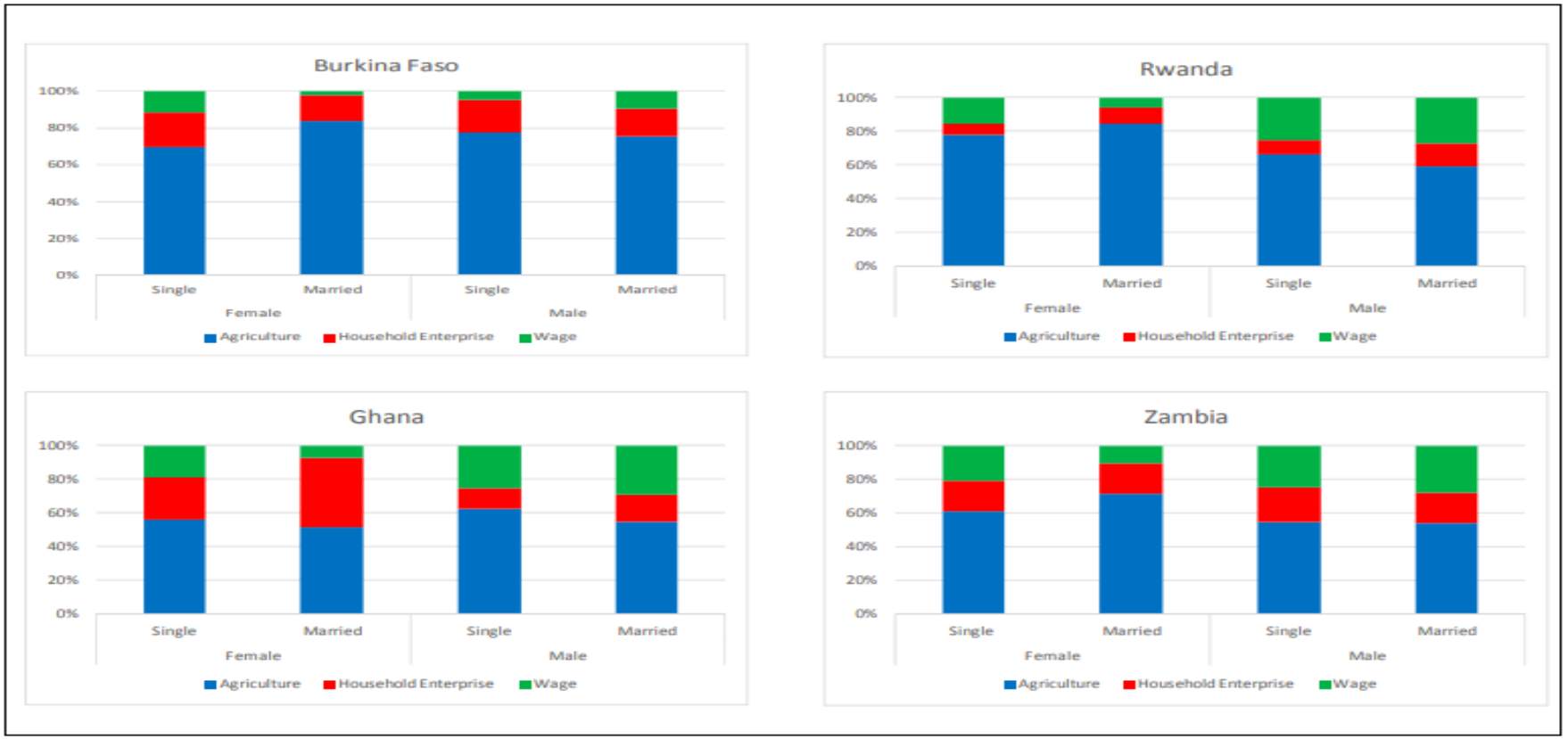
Traditionally, Ghanaian concepts of marriage and household lead to distinct economic spheres for husband and wife. Ghana is a polygamous society hence a man can marry more than one woman at the same time. This means that the household budget becomes stretched and inadequate. The separation of the family purse means that financial achievements made by men do not necessarily translate into a better economic position for wives (Chamlee-Wright 1997). It has therefore been necessary, from time immemorial, for Ghanaian women to find some extra source of income, giving them economic independence and the ability to supplement household income. In the case where the woman achieves greater financial success than her husband, and is in a position to lend money to him which could afford her a relatively high degree of autonomy, she is still thought of as dependent on her husband. Everyday parlance such as: *"It doesn't matter how rich a woman may be, she is still dependent on the man"* reinforces male dominance in Ghanaian society (Asimeng-Boahene 2013) .

It must be noted that Ghanaian female entrepreneurs are very active and successful, some breaking the mold and engaging in industries that are traditionally male-oriented (World Bank 2007; World Bank 2011). However, for poor women in particular, the socialization of girls into their reproductive and domestic provisioning roles compels women to make occupational considerations which enable them to achieve their dual role obligations. The

acquisition of a ‘trade’ which enables access to a relatively ‘decent’ and secure income becomes the greatest source of economic and social status, and a crucial support to the maternal and reproductive role. Acquiring a ‘trade’ or occupation which allows income earning to take place in the home and does not conflict with childcare or reproductive duties increasingly becomes a major source of role harmony, role satisfaction, maintenance and role security for women (Oppong and Abu 1987: 36, 57). Gender role socialization (GRS), which reinforces women’s reproductive and domestic provisioning roles, therefore tends to steer poor and marginalized girls/women in Ghana into the feminized/domestic ‘trades’ (Mayoux 1995: 20; ADEA 2014).

In view of the occupational choice constraints posed by GRS, women’s participation in the urban formal sector employment in Ghana is relatively low (9.8%) (GLSS 2014). After marriage, gendered role obligations seem to cause women to drop out of the wage sector and become informally employed in the household enterprise sector (Dieterich et al. 2016). According to the Ghana Living Standards Survey (GLSS) (2014), women in the private urban informal sector tend to dominate in craft and related trade work (beauty, food processing, garment manufacture), wholesale, and retail trades. Two in every five (43.1%) employed urban females are engaged in the wholesale and retail trade subsector. Women constitute 61.5% of the urban informal sector employment and, of these, 60% are engaged in household enterprises which provide women with the flexibility to carry out their gendered role obligations, particularly after they get married. Figure 5.2 (c) illustrates that married Ghanaian women show a preference for household enterprise employment compared to single women.

Figure 5.2 (c): Employment sectors and marital status by gender



Source: Dieterich, C., Huang, A. and Thomas, A. (2016). IMF Working Paper: Women's Opportunities and Challenges in Sub-Saharan African Job Markets.

Since the gender role obligations call for women's involvement in productive economic work which provides income for their domestic provisioning obligations, attention will now be given to the skills development route for acquiring capabilities for work. The focus is on women's engagement in formal VE in the Ghanaian context, since this research explores the employment outcomes of VE graduates in the domestic trades (catering, dressmaking and hairdressing).

5.3 Skills Development and Women's Engagement in Formal Vocational Education in Ghana

Skills development is an ongoing phenomenon in Ghana where skills are acquired throughout life, through formal and informal means. It encompasses foundational skills (literacy and numeracy), technical and vocational skills, and transferable and soft skills. Other modes of skills training include on-the-job training through traditional apprenticeships, workplace experience and professional training, training through family and community, and training through the media. (Darvas and Palmer 2014).

Formal skills training in Ghana can be defined as that which primarily includes time-bound, institution-based, graded and certified training. Skills training in Ghana is offered by institutions such as the National Vocational Training Institute (NVTI), Ghana Education Service (GES), youth training institutions, and a variety of private vocational training institutes (Baffour-Awuah and Thompson 2012).

Traditionally, Ghana has followed an indigenous training programme characterized by apprenticeships in vocational skills, such as weaving, farming, carving, pottery, herbal medicines and hunting, which equipped the individual to earn a living (Annor 1989). This type of training was informal in nature where Mastercraft Persons (MCPs) were responsible for passing down their trade skills to others, typically through observation, imitation and direct instruction. The main purpose of training was to prepare the trainee for personal and social adjustment in their homes and communities. Skills training also served as a

conduit for transmitting cultural heritage, such as thoughts, actions and feelings regarding their environment, to enable the trainee to form productive and meaningful relationships with others in their societies, by conforming to socially acceptable behaviour for their gender. In addition, skills training enabled the trainee to acquire a trade, earn a living and enhance their standard of living (Amponsah 2007).

The first attempt to establish technical/vocational training in Accra was made in 1909, recruiting persons with a very low level of education to resource government workshops (Graham 1971). Consequently, a general impression was formed that schools which specialized in the crafts were set aside for the less-academically able or school drop-outs (Duodu 2006). To date, VE in Ghana remains less popular than general education, which is perceived as having better preparation for available formal employment opportunities (Duodu 2006; Palmer 2007a; Ampratwum and Osei-Boateng 2011). Enrolment into vocational or technical training upon completion of basic education (BECE) is more often as a result of mediocre academic performance rather than having an attraction to a vocation. For girls from poor backgrounds, VE becomes a quick route for preparing them for their reproductive and domestic provisioning obligations. It is argued that the relatively low prestige of VE in Ghana is related to its perceived and actual relevance to the labour market, the low graduate pay, lack of jobs in the formal sector and limited growth potential in the informal MSE sector (Darvas and Palmer 2014).

Before Ghana's independence in 1957, four privately owned vocational institutions were established specifically for women, namely: Ebony Girls' Vocational Institute, Koforidua; Mancell Girls' Vocational Institute, Kumasi; Yeboah Girls' Vocational Institute, Nkawkaw; and Tsibu Girls' Vocational Institute, Kumasi. These schools offered specialized courses in the domestic trades, mainly to increase women's knowledge in housewifery. Programmes offered included cookery, dressmaking, hairdressing and home management (Amponsah 2007). The establishment of these privately-run vocational schools or institutes suggests that perhaps the public vocational institutions did not or

could not cater for women's skills needs, and highlighted the need for formalized occupational trades for women in Ghana.

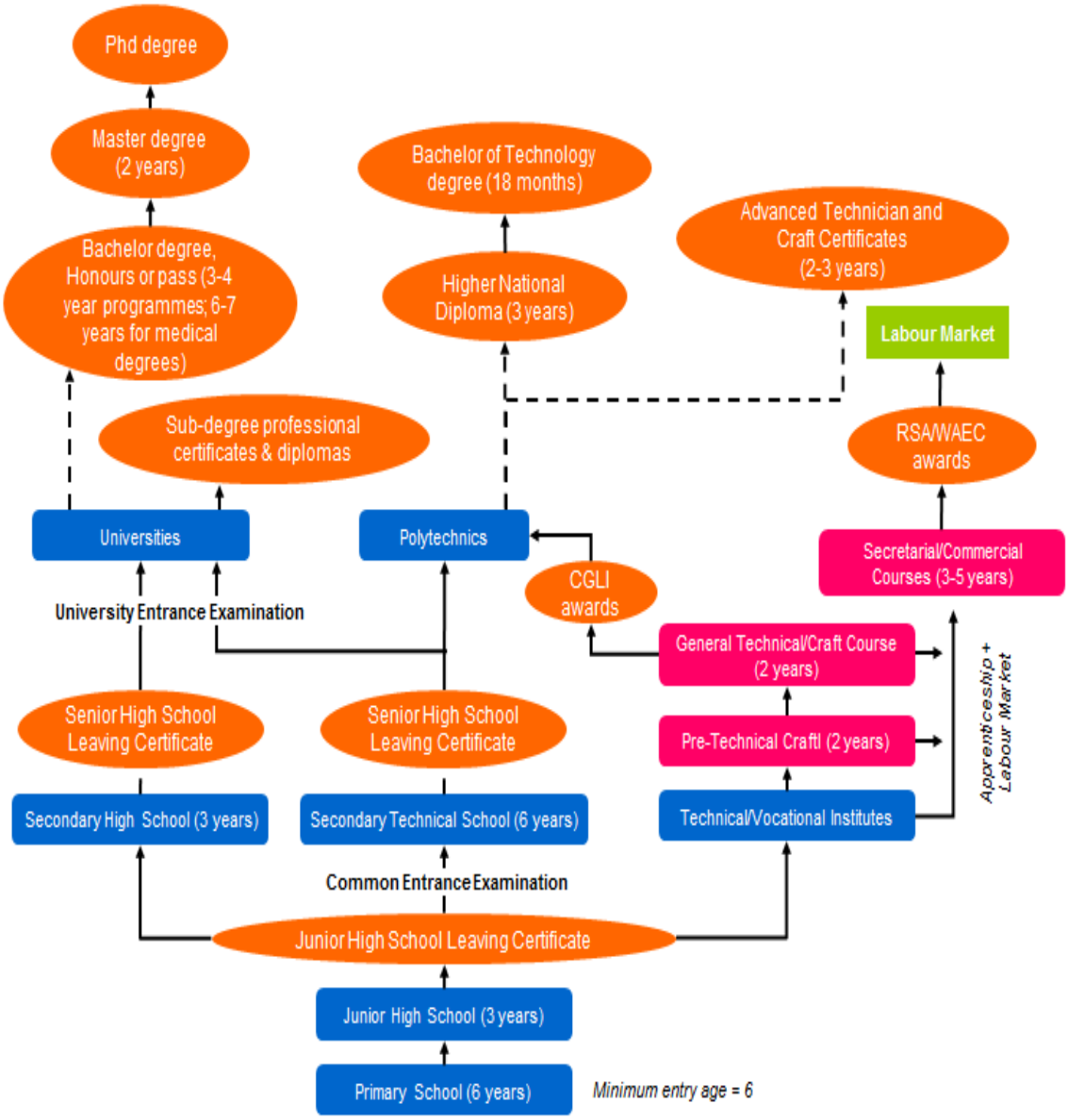
5.4 Overview of Current Formal Vocational Education Situation in Ghana

Ghana's education reform has aimed to improve skills development and streamline general, vocational, technical and agricultural education through improvements in the quality and nature of compulsory subjects (Gondwe and Walenkamp 2011). This was done by introducing technical and vocational subjects into mainstream education at junior secondary school (JSS) and senior secondary school (SSS) level, and introducing a more general curriculum into vocational education. Vocational education (VE) curriculum reforms increased the duration of training from the usual three years to four years in order to accommodate the new core subjects (Mathematics, English Language, Integrated Science, Social Studies and Entrepreneurial Skills) which are examined by the National Board for Professional and Technical Examinations (NABPTEX) (UNESCO 2010; Bortei-Doku Aryeetey et al. 2011).

Ghana operates a largely fragmented technical, vocational and training (TVET/VE) delivery system with a lot of programme repetition and overlap between and among providers. Thus, there is no clearly defined and co-ordinated national VE policy framework, which suggests that the Government does not have a clear picture of the VE situation (Duodu 2006; OECD 2008; Baffour-Awuah and Thompson 2012). Successive governments have attempted to co-ordinate VE in Ghana, initially through the establishment of the National Vocational Training Institute (NVTI) in 1970, and, after failing to achieve its objectives, the establishment of the National Co-ordinating Committee on Technical and Vocational Education and Training (NACVET) in 1990, which also failed to achieve its objective as a national co-ordinating body for VE. In 2006, a new Council for Technical and Vocational Education and Training (COTVET) was established to improve the co-ordination of VE, with a focus on developing a single overall national VE strategy (Duodu 2006; Gondwe

and Walenkamp 2011; Darvas and Palmer 2014). To date, attempts to achieve a national VE strategy have failed. Figure 5.4 provides a general overview of VE pathways into the labour market in Ghana.

Figure 5.4: An Overview of the pathway of formal vocational/technical education system into the labour market



- CGL1= City & Guilds level 1
- RSA = Royal Society of Arts
- WAEC = West African Examinations Council

Source: Adapted from Gondwe M. and Walenkamp, J. (2011)

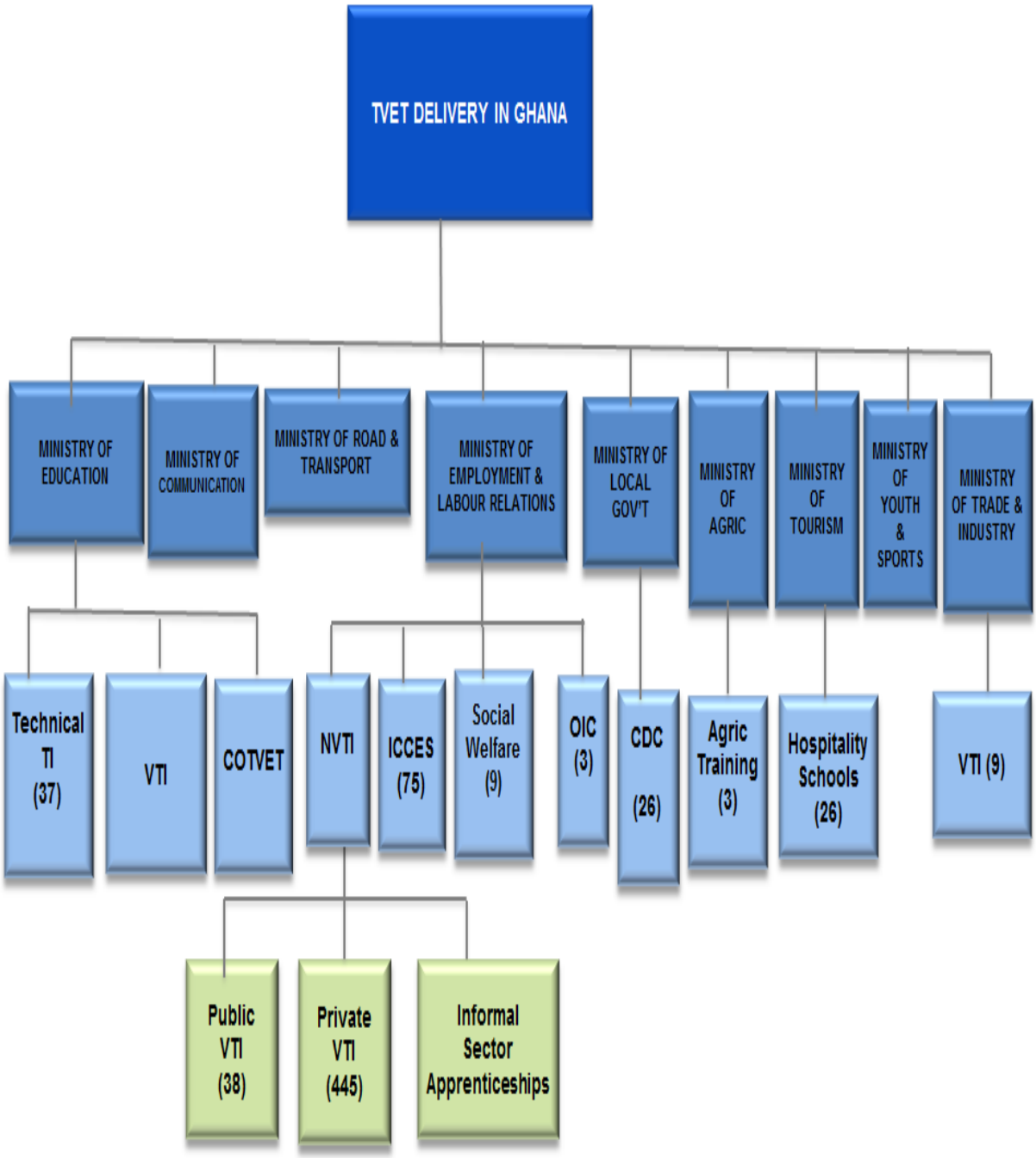
5.4.1 The Structure and Delivery of Formal Vocational Education in Ghana

The government of Ghana acts as the largest provider of skills and development in the country with over 200 public VE institutes, including 37 technical training institutes (TTIs) which are managed by the Ministry of Education (MoE). The VE co-ordinating body COTVET, also reports into the MoE (Baffour-Awuah and Thompson 2012). There are also 116 vocational institutes managed by the Ministry of Employment and Labour Relations (MoELR), National Vocational Training Institutes (NVTI), Integrated Community Centre of Employable Skills (ICCES), Social Welfare Centres and Opportunity Industrialization Centres (OIC). The rest are managed by other Government Ministries (see Figure 5.4.1 below). Some of the Ministries are responsible for co-ordination, governance and management of formal/public VE, while others provide certification, supervisory and regulatory roles. Public institution-based VE providers are located in all 10 regions of the country, particularly in the urban areas. However, publicly funded ICCESs and Youth Leadership and Skills Training Centres, are predominantly found in the rural areas (Baffour-Awuah and Thompson 2012; Darvas and Palmer 2014).

Besides the nine Government Ministries, VE in Ghana is delivered by private-for-profit and non-profit institutes, Non-Governmental Organizations (NGOs), and informal apprenticeships. The private providers are far more numerous, with the total number of registered and non-registered vocational training institutes (VTIs) estimated at 445 (Darvas and Palmer 2014).

Informal apprenticeship is the largest vocational skills provider in Ghana (Botchie and Ahadzie 2004), and is responsible for 80% of all basic skills training, compared to 7% from public training institutes and 13% from private for-profit and non-profit providers (Darvas and Palmer 2014). In Ghana, there are 10 times as many students enrolled in informal apprenticeships than in public institutes, and twice as many enrolled in private institutes as in the public ones (Duodu 2006; Gondwe and Walenkamp 2011; Darvas and Palmer 2014).

Figure 5.4.1: Vocational Education delivery in Ghana



CDC - Community Development Centres

LTC - Leadership Training Centres

Source: D. Baffour-Awuah and S.Thompson, (2012).

In 2012, the Technical and Vocational Education Department (TVED) piloted competency-based training (CBT) in some TTI/VTIs, covering selected areas such as electronics, electrical installation, welding and fabrication, automotive mechanics, mechanical engineering, craft, catering, and fashion and design. Currently, TTI/VTI (formal VE) students sit the Ghana Education Service (GES) Certificate 2 examinations after three years training, even though some private vocational training institutes still offer the four-year course.

The following section now examines the issues that present challenges to formal vocational education in Ghana.

5.5 Issues and Challenges of Formal Vocational Education in Ghana

5.5.1 Disconnect between Supply and Demand of Skills

Youth unemployment and underemployment remain key social and political challenges in Ghana (Duodu 2006; Amponsah 2007). The relevance of programmes provided by formal institution-based VE in Ghana for the labour market has been generally poor. VE curricula tend to be excessively theoretical and certification does not rely on competency-based assessment (Ampratwum and Osei-Boateng 2011).

A 2010 assessment of priority economic sectors in Ghana as part of the supply and demand of skills analysis showed that improvements could be made (cited in Darvas and Palmer 2014). For the Hospitality and Tourism Industry, which provides employment for VE graduates in the catering trades, the report states that VE programmes have not kept abreast with the growth and potential of the industry. Even though VE programmes produce a significant number of graduates year-on-year, the major challenge identified by the report relates to the quality of the graduates produced. VE graduates in the catering trades lacked ICT skills and the required soft skills for the industry.

The report also highlighted that, even though most VE graduates end up being self-employed in the informal sector at some stage in their careers, VE

programmes did not cater for the informal sector needs but rather focused predominantly on formal sector requirements. Darvas and Palmer (2014) indicate that COTVET, the main organization with oversight of VE in Ghana, has no Board representation from the informal sector. The report highlights the gaps in mastercraft training relating to managerial, technical and pedagogical skills which VE programmes currently do not cater for, and the need for COTVET to provide programmes targeted at apprentices that address foundational trade, entrepreneurial, and customer service skills.

5.5.2 Formal Vocational Education Training Environment

The rehabilitation of existing public TTIs in Ghana is ongoing, and has been over the last decade (Baffour-Awuah and Thompson 2012). Some resource centres have been completely revamped, however the service grant which caters for repair and maintenance of equipment has been insufficient, leaving the institutes themselves to fund this. Due to problems arising out of neglect and inadequate funding, less than 30% of the TTIs are adequately equipped to function satisfactorily. The others are in varying stages of neglect in terms of educational and training infrastructure, equipment, staffing and funding. In more recent times, VE has received funding from various financiers. For instance, from Austria in 2011/12 which helped to rehabilitate and equip workshops within TTIs in Takoradi, Tema and Kukurantumi. Funding was also received from the African Development Bank in 2012 from the Development of Skills Industry Project, which provided support for 10 TTIs (King and Palmer 2007; Baffour-Awuah and Thompson 2012; Darvas and Palmer 2014). However, the poor infrastructure of VE institutions impacts negatively on the quality of training.

5.5.3 Poor Perception of Vocational Education

Vocational education is perceived poorly in Ghana and is often the reserve option for those who were unable to achieve the grades to enter into higher education. Research indicates that only 1.6% of the total educated labour force in Ghana has some qualification in vocational and technical education (Baffour-

Awuah and Thompson 2012: 26). The Government realizes that unless VE is seen as an important component of economic and social development, the country will suffer serious consequences from the lack of much needed technical and vocational skills (Botchie and Ahadzie 2004; Bortei-Doku Aryeetey et al. 2011). Thus, COTVET was established to research the perceptions of and attitudes towards VE in Ghana, and to provide meaningful interventions that would enhance VE delivery, acceptance and market worth (Baffour-Awuah and Thompson 2012: 33). The decline of female enrolment in VE in recent years can be partly attributed to the poor perception of VE, and VE outcomes in terms of employment.

5.5.4 Fragmentation of Vocational Education

Ghana operates a myriad of VE organizations and initiatives through public and private institutions, with roles which are not clearly defined or co-ordinated within a national VE policy framework (Duodu 2006). There are a wide variety of formal training providers in Ghana but information is lacking about most of them, with the exception of the TTIs managed by the Ministry of Education (Darvas and Palmer 2014: 47). Fragmentation of VE in Ghana poses management challenges since there is no coherent VE skills development strategy.

5.5.5 Funding for Formal Vocational Education

A diverse array of VE financing modalities which are disconnected from one another are offered in Ghana with a variety of incentives, or lack of, which reinforce and perpetuate a supply-driven, low-quality skills system (Ampratwum and Osei-Boateng 2011). Funding for the VE sector has never been sufficient. For instance, between 2003-2011, government expenditure for public TTIs, as a percentage of the Government of Ghana (GoG) budget for education (under the Ministry of Education), has remained at between 1-1.5% (Baffour-Awuah and Thompson 2012: 26; Darvas and Palmer 2014).

VE public financing in Ghana is not based on any transparent funding mechanisms (Duodu 2006). Once an institution begins to receive funding,

subsequent allocations are guaranteed. Funding is based on inputs (number of students and teachers) irrespective of the institute's performance outputs (percentage of students graduating/achieving specified minimum standard) or outcomes (percentage of graduates finding employment/becoming self-employed). Instructor salaries (public sector) are paid by the government, regardless of whether the instructor is underperforming. Hence, recurrent costs (teachers' salaries and hours) outweigh costs for equipment and materials. The financing of other public vocational training institutes (VTIs) represent a mixture of salaries, administration and services paid by the government, and other costs which are covered by fees. For private VTIs, the main source of income is tuition fees, and for apprenticeships, financing is unregulated (Bortei-Doku Aryeetey et al. 2011; Darvas and Palmer 2014: 6).

5.5.6 Inequitable Access to Formal Vocational Education

The formal VE system in Ghana tends to exclude the very poor in society. Research evidence highlights that the share of individuals who followed a formal VE course rises with families' level of income (ADEA 2014). The educational entry requirements set by most formal VE providers are often not met by poorer pupils. Hence, those entering informal apprenticeships tend to be low achievers from poorer backgrounds. Also, the direct costs of training and a lack of merit-based scholarships contribute to the widening gap of inequality (Amponsah 2007; Akyeampong 2010; Bortei-Doku Aryeetey et al. 2011; Darvas and Palmer 2014: 6).

5.6 Women's Engagement in the 'Domestic Trades' in Ghana

The preference or steering of women to undertake feminized trades in the informal sector is borne out by "main trade learnt" section of the GLSS (2014). The data shows that women predominantly choose apprenticeships in feminized trades such as textiles, apparel and furnishing (53.5%), hair and beauty, or grounds/services/events decoration and management (35.9%), and food preparation/processing (7%). Data also shows that women seldom choose

training in the male dominated trades such as construction (0.2%), automotive (0.1%) and electrical (0.2%).

According to a recent Japanese International Co-operation Agency (JICA) report on gender in Ghana (2013), female enrolment in VE in 2011 stood at 37.4% (29,898) compared to 49% (15,700) in 2005 of total enrolment. Even though female participation in numerical terms seems to have improved, proportionally it has dropped between 2005 and 2011 (JICA 2013: 3). The Gender Profile Report of Ghana (2014) states that female enrolment in technical and vocational institutes in the year 2013/14 was 18.3% of total enrolment (Government of Ghana 2014: 10). This suggests a further drop in female participation in VE. According to a UNESCO Report (2014) on technical and vocational education and training in Ghana, the "National Education for All 2015 Review Report", gender parity has been weakening in VE over the years. The report indicates that female participation has fallen from a high of 50.1% in 2009/10 to 29.1% in 2013/14, indicating a significant decline in the proportion of females in VE. The report compares female participation in VE with those in Senior High School (SSS), which is 46.9% (UNESCO 2014).

From 2005 to 2010, the total enrolment in the training centres of the Ghana National Vocational Training Institute (NVTI) was 41,390, with females accounting for 11,192 (27%).

Table 3: Number of male and female participation 2005-2010

GENDER	2005	2006	200	2008	2009	2010	TOTAL
MALE	5212	4943	4932	4902	4655	5554	30,198
FEMALE	2065	1717	1778	1806	1506	2322	11,192
TOTAL	7277	6660	6710	6708	6161	7876	41,390

Source: NVTI monitoring and Evaluation Department (2011)

Over the same period, statistics of female participation within the NVTI's own training centres in the three domestic trades which this research is focused on, suggest that catering/cookery seems to be the most popular trade, while hairdressing is the least popular trade. The domestic trades seem a popular

choice for women since the data also shows that, on average, 78% of total female participants over the same period chose to train in either catering, dressmaking or hairdressing.

Table 4: Number of women's participation in Catering, Dressmaking and Hairdressing 2005-2010

TRADE	2005	2006	2007	2008	2009	2010
COOKERY	1520	1118	1202	1240	1034	1785
DRESSMAKING	240	118	113	111	93	98
HAIRDRESSING	20	26	23	22	18	9
OTHER TRADES	285	455	440	433	361	430
TOTAL	2065	1717	1778	1806	1506	2322

Table 5: Percentage of women's participation in Catering, Dressmaking and Hairdressing 2005-2010

TRADE	2005	2006	2007	2008	2009	2010
COOKERY	73.6%	65.1%	67.6%	68.8%	68.6%	76.9%
DRESSMAKING	11.6%	6.9%	6.3%	6.1%	6.2%	4.2%
HAIRDRESSING	1.0%	1.5%	1.3%	1.2%	1.2%	0.4%
OTHER TRADES	13.8%	26.5%	24.8%	23.9%	24.0%	18.5%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: NVTI monitoring and Evaluation Department (2011)

According to a UNDCF (2012) presentation, the percentage of females pursuing non-traditional technical skills programmes such as electronics, masonry, carpentry, plumbing and auto-mechanics in VE accounts for less than 15% of total enrolment (UNDCF 2012).

In the analysis chapters 6 and 7, the research will undertake an analysis of the extent to which there is a gap between supply and demand in the feminized trades, the streaming of women towards the feminized domestic trades, as well as the bias of the VE curriculum towards the formal rather than the informal sector. Based on the research's findings, specific recommendations will be made for policy considerations relating to addressing these challenges, as well

as how to stimulate capabilities and opportunities within the UIS and hence economic growth.

5.7 Conclusion

Chapter five puts the research in context. The research took place in Accra, Ghana and the target audiences are women with formal VE qualifications in catering and dressmaking (feminized/domestic trades). They are also (self-employed) MSE owner-managers offering services in their respective trade areas in the urban informal sector.

Ghana was the first sub-Saharan African nation to gain political independence from the British. The country has managed to make some progress in establishing and maintaining a sound and stable macroeconomic environment and has made some impressive gains in poverty reduction over the last two decades. This has partly been as a result of the country recognizing technical and technological development as key to economic growth and reform.

There are many technical and vocational education and training organizations and initiatives in Ghana. Key objectives of VE in Ghana are to improve the productivity and competitiveness of a skilled workforce and to raise the income-generating capacities of the population, including women and low-income groups, through the provision of quality, industry-focused, competency-based and lifelong learning training programmes. However, the efficacy of VE has been undermined by a policy framework which is not clearly defined and is not co-ordinated. The training delivery system has a lot of programme repetition and overlap between and among providers, such that some development agencies have criticized the proliferation of VE testing and certification standards in Ghana as useless.

Some reports state that VE in Ghana lacks relevance in terms of the macro-economic situation, thus has virtually no effect on the employment situation in the country since it is more supply driven than demand driven. The shrinking of the formal sector means that very few VE graduates get formal sector job opportunities to develop their skills, hence there is a disconnect between the

supply and demand of skills. Other challenges faced by VE in Ghana include a lack of qualified instructors, limited funding for training resources including infrastructure, and limited coverage of training meaning that the poor and disabled have unequal access to training. The situation is further aggravated by a large proportion of the population having low literacy levels, which affects trainees' abilities to develop knowledge and competencies in a formal setting. To date, apprenticeships remain the largest, most common form of skills training in Ghana.

There are twice as many illiterate women in Ghana than men, and access to training is unequal for women, compared to men. The socialization of girls and boys in Ghana along traditional gendered pathways underlies their respective expectations and attitudes towards everyday life activities. Women are often steered into gendered career pathways, such as those focused on in this research (domestic trades), which tend to 'push' them into certain types of employment, such as household enterprises. For this reason, MSEs owned by women tend to be confined to local markets and remain small with lower incomes and lower customer exposure compared to male-owned enterprises. These conditions lead to excessive competition and under-pricing.

Other challenges faced by women enterprise owners in Ghana include gender discrimination and subordination in the household and family, which has led to a sizeable number of poor women operating household enterprises because their mobility is restricted by reproductive work. Homeworking also restricts women's access to much needed business networks, while domestic responsibilities pose constraints on the time women can devote to their enterprises. Male domination in taking key decisions in the family can negatively affect the growth of enterprises owned by women, since traditionally they are obliged to seek the approval of the dominant male in the family in all decisions, including business decisions. In addition, the traditional home-keeping and domestic provisioning obligation of Ghanaian women means that business income is likely to be focused more on home-keeping survival strategies than enterprise growth.

The next two chapters explore the findings and analysis of data in this research.

CHAPTER 6

FINDINGS AND ANALYSIS

Does formal vocational education, undertaken by women in the feminized/domestic trades, lead to employment and subsequent sustainable self-employment within the context of the urban informal sector in Accra, Ghana?

6.0 Introduction

Chapter six provides the findings and analysis of data for this research. It focuses on the extent to which VE graduates in the feminized/domestic trades can gain post-graduation employment, and subsequent self-employment, within the operating context of the urban informal sector (UIS) in Accra. This chapter identifies some challenges that plague VE in general, and VE in the feminized/domestic trades specifically, and offers some proposals for policy consideration, and further investigation into enhancing VE as a vehicle for employment and development.

The research seeks to understand the knowledge, skills and competencies that VE graduate enterprise owners (GEOs) have acquired through the analysis of their training and employment histories. This information is summarized in Appendices 1, 2 and 4, which provide profiles of participating GEOs, GEO enterprise overviews, and GEO key competencies (areas of strengths and weaknesses), respectively.

In relation to the research data, this chapter is explored in three parts. The first part looks at the factors that determine VE graduate prospects in terms of gaining employment. This section reviews the feminized/domestic trades where post-graduation employment market opportunities exist, as well as the trades (catering, and to a lesser extent dressmaking) where post-graduation employment market opportunities are limited or non-existent. It then proceeds

to explore the roles that specialist programmes and advanced certification play in terms of enhancing VE graduates' employment prospects. The second part explores the development processes which underpin quality workplace development experience (QWDE). The data suggests that QWDE is critical in providing VE graduates with the development processes that allow for career progression in the formal sector and possible future sustainable self-employment in the UIS.

The third and final part of this chapter identifies the challenges/constraints which hinder VE graduates from gaining or optimizing QWDE.

To answer the research question, a systematic approach focused on analyzing GEO development was undertaken in two stages:

1. Understanding VE graduates post-graduation/pre-enterprise start-up employment through a detailed analysis of post-VE graduation employment histories, (that is, their apprenticeship and waged employment periods) (QWDE). The data showed that the catering GEOs were the only group that pursued a standardized occupational developmental ladder, which allowed for credible comparisons to be made. Thus, without discarding or belittling the dressmaking GEOs, most of the analytical interpretations have been derived from assessments made on the catering GEOs.
2. Analyzing the GEOs business activities and income to understand enterprise growth prospects. This information provided possible linkages between QWDE gained (the development processes), QWDE outcomes (skills and competencies, business networks and relationships and business model) and the prospects that the GEO had for 'sustainable' self-employment.

6.1 VE Programme Specific Factors affecting GEO Employment and Economic Self-sufficiency

The research identified three key factors/pillars which affect VE graduate employment prospects. They are the VE programme/trade pursued, post-graduation specialist training or advanced certification gained, and post-graduation quality workplace development experience (QWDE) received. This is illustrated in Figure 6.1 below. The findings suggest that the three pillars also have implications for VE graduates to successfully operate an MSE in the UIS (self-employment). Post-graduation QWDE tended to impact positively on the development of skills and competencies, networks and relationships, and business models, adopted by the graduates in their own businesses. Hence, QWDE provided VE graduates with the necessary experience for their specific trade which they could then transfer to their enterprises. It is argued, therefore, that QWDE could enhance VE graduates' prospects for sustainable employment (enhanced income), as well as other 'freedoms', such as agency, self and social identity, self-empowerment, enhanced opportunities for functioning and economic self-sufficiency. These freedoms, according to the capabilities approach, allow individuals the choice to live the kind of lives which are of value to them.

Figure 6.1: GEO Performance/Achievement of Freedoms

Source: Data Analysis

6.2 VE Domestic Trades where Post-Graduation Employment Opportunities Exist

The research findings suggest that catering VE graduates can access established entry points into the industry, as well as prospects for developing their skills through paid employment where they acquire norms and practices which create a social identity with others in the trade. Thus, the catering GEOs in particular, were very positive about the role that VE had played in providing them with employment.

Consider the following statements made by some catering GEOs about their VE training:

> "It's [VE in catering] given me a career, a future, employment, and I am happy" *GEO 3*

> "VE [catering] has helped me very much …. When I graduated from VE, I didn't struggle to get a job. People needed my skills in the market". *GEO 1*

> "…All my classmates are working. I have not met any of my mates who are unemployed. I have classmates who are chefs at Golden Tulip Hotel and other 4 star hotels…If you don't get a job in a hotel, you can set-up something small on your own" *GEO 4*.

Later in this chapter, it will be demonstrated that skills and competencies, networks and relationships, and business models, which GEOs acquired through post-graduation QWDE, provided them with enhanced opportunities for functioning and prospects for sustainable self-employment.

6.3 VE Domestic Trades where Post-Graduation Employment Market Opportunities are Limited or Do Not Exist

Unlike the catering trade, where graduates were presented with employment opportunities upon graduation, the dressmaking graduates did not have ready, waged employment market opportunities. Hence, they needed to undertake unwaged apprenticeships. Consider the following comments:

> "Everybody is talking about tourism so catering is in high demand…… For dressmaking and hairdressing, demand tends to be in the informal sector than the formal sector" (Director, NVTI).

> "The skills did not help me to be employable. I wanted to go into craft and make baby cots but I realized that even if I made these cots, people will not buy them…. The dressmaking course was a waste of time. I have not gained anything from it." [VE dressmaking graduate]

> "I went to a garment factory at the Industrial Area to look for a job. They do 'piece-work' there, and I did not know how to use the industrial machine so I was offered training for 18 months on very little allowance. The allowance did not even cover my transportation for a month so I left the factory." [VE dressmaking graduate].

The above comments suggest that the dressmaking VE graduates usually had to undertake unpaid apprenticeships post-graduation due to the dearth of waged employment opportunities in their chosen trade areas.

Dressmaking VE graduates in the research tended to move directly into self-employment after completing apprenticeships. Apprenticeships undertaken usually ranged from 6 months to 3 years (where the Mastercrafts person (MCP) is paid an agreed fee by the trainee). The GEOs indicated that they needed to undertake the apprenticeships as a means of providing them with the confidence, skills and competencies required for self-employment. They felt that the training they had received through VE did not necessarily prepare them for self-employment. They comment:

> "It took me 6 months [apprenticeship] before I got the confidence but VE training helped me grasp knowledge and skills more easily". *GEO 14*

> "I did 2 years apprenticeship at 'Ramina Wear' because after VE I didn't think I had the confidence to start my own business …… the VE training is too theoretical…….at 'Ramina' I learned how to talk to the client; workplace essentials such as tidying your shop, keeping records and so on…".*GEO 16*

The comment made below by an interviewee who is an MCP in dressmaking supports the comments made by the dressmaking GEOs. Her comments provide evidence that VE in dressmaking does not adequately prepare graduates for employment, in terms of the skills and competencies they need to function competently in the market place:

> "…some VE graduates come to me for experience and I notice that they are unable to 'free hand cut' even with our kaba and slit [traditional ladies wear] and I have to teach them how to do it, so I would recommend that the vocational schools offer the 'free hand cut' [informal dressmaking method] together with the pattern cutting [formal dressmaking method], so that graduates would have the confidence to sew properly". *(MCP dressmaking)*

The MCP's comments suggest that there is a need for VE Providers to modify the formal curriculum to include the sewing of traditional Ghanaian outfits, since there seems to be a need for this: "VE training is too theoretical" GEO 16. It is argued that the prime reason why the graduates have to undertake post-graduation apprenticeship before starting their enterprises is to gain the confidence to provide what the market needs.

The dressmaking graduates undertook post-graduation apprenticeships with micro/small enterprise (MSE) operators or MCPs, whose training programmes are not standardized, even though they may be loosely monitored for quality by the local trade organizations. The lack of standardization and quality assurance or homogeneity of the apprenticeship programmes undertaken makes it difficult to conduct a robust appraisal of their effectiveness. However, a common outcome of the apprenticeship programmes pursued is that, upon completion, the GEOs progress to set up their own enterprises. It will be shown later in this chapter that the enterprises operated by the dressmaking GEOs were typically subsistent in nature, operating in the lower-tier of the UIS in Ghana. It is argued that the subsistent nature of these enterprises was, in part, due to the graduates not having the requisite QWDE which could provide them with the capabilities and opportunities that can enable them scale-up their operations to the middle-tier or the upper-tier of the UIS in Ghana.

In summary, a key finding of the research is that the VE programme undertaken has implications for post-graduation employment prospects, access to QWDE (which is discussed in detail later) and future sustainable self-employment. Thus, potential VE participants in the domestic trades need to think carefully about the type of programme they wish to pursue if they want to gain sustainable employment/self-employment in the future.

6.4 Post-Graduation Advanced Certification and Employment

The research shows that VE graduates who had acquired the higher qualification of City and Guilds in catering tended to have further opportunities as tutors in catering institutions and secondary schools, as well as prospects of being employed in catering management roles. For instance, acquiring the advanced level catering certificate (City and Guilds level 2) enabled GEOs 2, 4 and 10 to be employed as tutors. In addition, GEOs 2 and 4 were also employed as cooks:

> "I taught Home Science in secondary Forms 1, 2 and 3 (JSS). I got the job when the headmaster of the school wanted a tutor with polytechnic background to teach Home

> Science and I was recommended to him…. I taught practice and theory, mainly on snacks such as meat pies, rock cakes, sausage rolls and doughnuts, drinks such as melon drink, and packed meals for picnics…then I gained employment at the Japanese Embassy as chef/catering manager which I did for 17 years" *GEO 2*
>
> "….because of my City and Guilds certification, I taught sugar craft at Cake Teknikks for 6 months" *GEO 10*
>
> "… so I went to work at Analisa. I was introduced by a friend who already worked there. She had the NVTI certificate but they needed someone with a more advanced certification, so she told me about the position [cook] and I walked in with her and I was interviewed…….I also taught at SACS Catering and Cake Decoration for 4 years, and at Accra Girls' Vocational for 6 years" *GEO 4*

These comments suggest that there is an enhanced level of opportunities for VE graduates who hold advanced certification in catering, compared to those holding basic certification.

The next section explores the implications of the findings so far for VE policy in Ghana.

6.5 Exploring the Implications of the Research for VE Policy

The research suggests that, for VE to contribute to Ghana's development goals, it needs to be aligned and informed by the transformative environment of the skills utilization context. Essentially, VE has to be responsive to labour market demands, as well as informed by current market and non-market based failures. COTVET, which has responsibility for Ghana's technical and vocational skills agenda, needs to frame its strategy within the context of Ghana's economic development priorities. For instance, the national skills strategy could be constructed to sit tightly with initiatives for the private and informal sector development and employment, as well as Ghana's information and communication strategy.

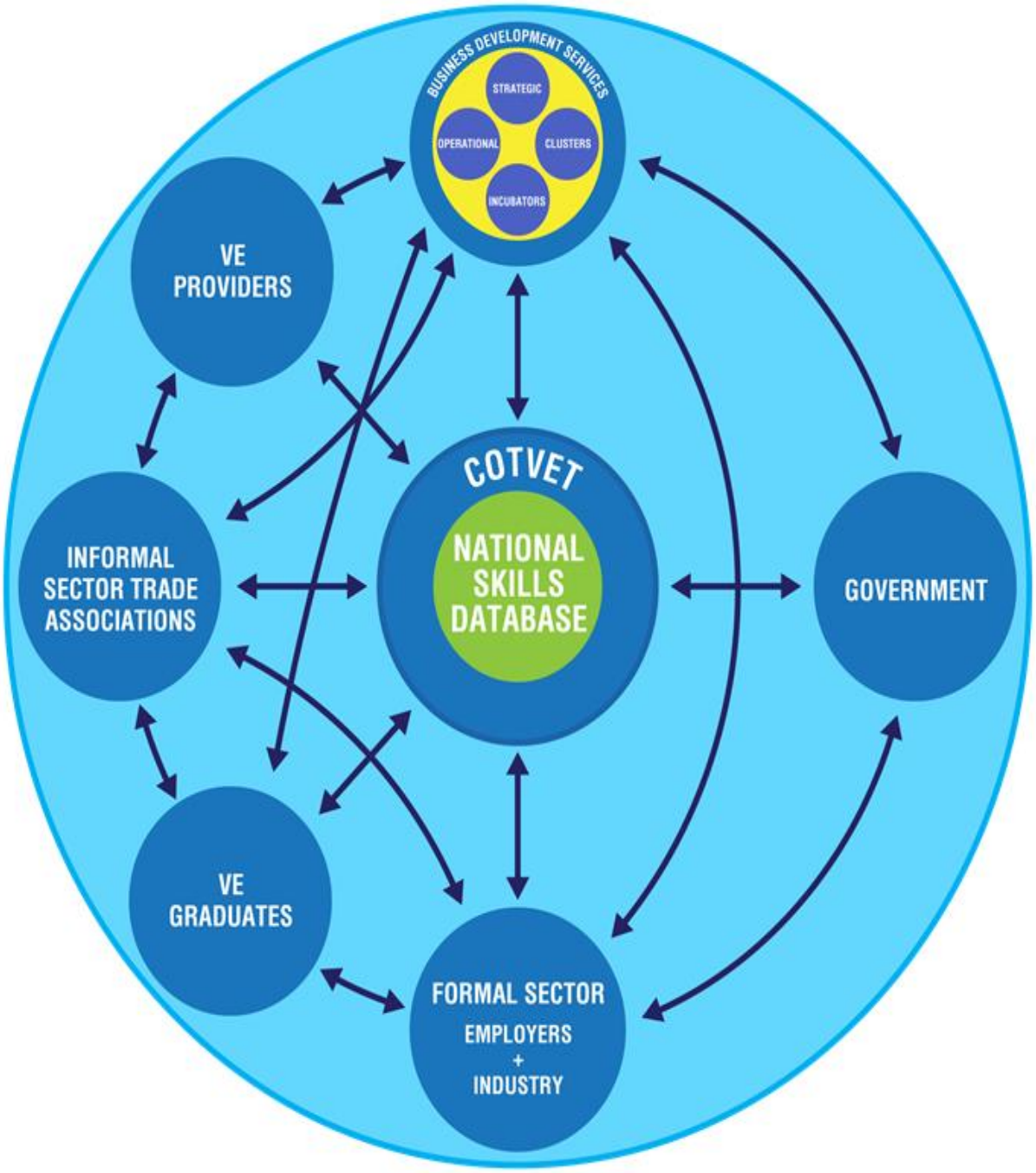
It is argued that, in Ghana, key TVET stakeholders (including COTVET, public ministries, public and private VE providers, employers and potential market entrants) operate mainly without access to useful and timely information to

enable them make the right decisions at the right time (Darvas and Palmer 2014: 94). For Ghana's technical and vocational education and training (TVET) system to be effective, priority must be given to the demand-side of the economy. The sheer size of the informal economy and the low labour absorptive capacity of the formal sector calls for efforts that could stimulate growth in the informal economy, and demand for higher level skills (Darvas and Palmer 2014: 91). A focus on the development of skills in the informal sector could help to move away from the notion that only the formal economy should be the focus of attention for 'demand-driven' TVET.

To address the mismatch between supply and demand, a robust mechanism needs to be in place to determine both formal and informal skills' requirements, as is the case in South Africa and the Philippines (FASSET Research Department 2015). Such a study could determine industry training requirements, which would enable VE training content to be truly relevant (Amu et al. 2011). There needs to be a mechanism for policy makers to identify and focus on the mix of skills most needed for the country's economic development. Actions to be taken based upon such information must be underpinned by an acute understanding of the problems and challenges associated with the operationalization of such research.

Matching TVET demand to supply could be achieved by the introduction of a National Skills Database (see Figure 6.5) which could provide the necessary labour market data for the adaptation of training needs. Labour market data, made available to policymakers, must include segments of the market that will provide current and future employment (Atcheorena and Dulluc 2002). Such data will identify occupations that correspond to the trades and the requisite skills profiles. In addition, the data will identify the number of people that need to be trained, and possibly the regional distribution of the human resources required. The levels of qualification and experience necessary to undertake the job-role activities associated with the occupations identified could also be gained from the labour market data. This will provide a means to establish the necessary training and development requirements of prospective employees.

Figure 6.5: VE Ecosystem



Source: The Author

Strengthening TVET information systems in Ghana, including the monitoring and evaluation of TVET supply and demand, is an area of importance if the VE promise is to be realized. As already mentioned, the low labour absorption

capacity of the formal sector makes the informal sector a critical focus for exploring TVET policy implications. From the findings of this research, it is therefore suggested that an exploration of the conditions and interventions required to progress informal sector activities from a subsistence economy to one of growth and development could be beneficial, since it could provide work and income to those who would not otherwise have any (Kingombe 2012).

Further research is needed to explore how TVET in Ghana can improve the forecasting and planning for informal sector skills' requirements, as well as the quality of apprenticeships to address the needs of the informal sector. Training schemes for the informal sector can only be effective when they are tailored to the sources and economic context that they are targeted to improve or develop. It would be expedient for any TVET policy targeted at Ghana's informal sector to address the institutional capacity of the sector's individual and collaborative members (Trade Associations) in order to assess and articulate their specific training and development needs (Muskin 2009). Even though Trade Associations in Ghana are increasingly being solicited for information about training, employment, qualifications and training needs, the question arises about the extent to which they have been prepared for such a contribution (Atchoarena and Delluc 2002a: 204). An effective partnership would call for the reinforcement of the capacity of these organizations. This could enable them to conduct effective surveys among their constituents, from which they might be able to provide useful proposals for the improvement of initial training, as well as continuing education and development. However, it is acknowledged that, while training is a critical catalyst to the development of the informal sector, other factors, such as credit markets, equipment and so on, facilitate the technological capacity and development, hence also need policy consideration.

Policies and strategies that are designed to improve the quality of apprenticeship training in the informal sector are important. The literature suggests that informal sector apprenticeship training remains the largest provider of skills training in Ghana, with about 440,000 youths (15 - 24 years old) annually undergoing training at some stage (Nsowah-Nuamah et al. 2010;

Darvas and Palmer 2014: 58). As highlighted by this research, it was difficult to appraise the effectiveness of apprenticeship training programmes that VE graduates in hairdressing and dressmaking had undertaken. This is because Ghana currently has no standardized certification, accreditation, and quality assurance programme for individuals pursuing apprenticeships in the UIS.

The UIS apprenticeship system in Ghana has been running for decades without structured syllabi or course outlines (Darvas and Palmer 2014: 44). A critique of this system is that training received is limited to what the Mastercraft Person (MCP) knows, or has the ability to teach. COTVET was established by the Government of Ghana in 2006 to co-ordinate, harmonize and supervise the activities of public and private sector providers of technical and vocational education and training (including the informal sector) (Bortei-Doku Aryeetey et al. 2011). Quality assurance, through the regulation and formal accreditation of programmes provided by MCPs operating in the informal sector is an area for policy exploration, and it is proposed that COTVET works in partnership with the relevant trade associations in the domestic trades and VE Providers to explore ways of formalizing and regulating the traditional apprenticeship system.

There is a need for the design and development of a pragmatic Competency Based Training (CBT) framework for regulation and accreditation, and the development of occupational standards for the traditional apprenticeship systems in Ghana. VE Providers could deliver the CBT to MCPs and apprentices, since they already have the infrastructure to deliver structured formal training. VE Providers would need to be trained and accredited to deliver programmes aligned to informal sector requirements. The regulation, formalization and accreditation of traditional apprenticeship programmes would require a curriculum for MCPs which covers areas such as managerial, business, functional, technical and pedagogical competencies. Such an intervention could help upgrade the professional skills and competencies of owner operators. Enabling the development and transformation of the informal sector and the growing economy requires that apprentices receive better theoretical foundations and a greater mastery of the knowledge, ‘know-how’ and

the technical and operational dimensions of their vocations. The apprentices would require a curriculum that includes literacy and numeracy skills, basic technical trade knowledge, business and customer service skills (Darvas and Palmer 2014: 43). Application and experiential learning needs to sit at the heart of the proposed programmes for MCPs and apprenticeships.

Addressing the gap between supply and demand of VE calls for programmes to be properly adapted to the needs of industry. This implies a need for a more permanent relationship between VE providers and the world of work. The practice of alternating between school and on-the-job training could serve the interests of both the modern manufacturing sector of small-medium enterprises (SMEs) and the craft industry sector where job-related competency of workers is critical to the modernization of the sector (Atchoarena and Delluc 2002a: 154). The necessity of finding ways to make VE more work or industry-based and have closer contact with enterprises could address the supply and demand challenges discussed.

The concrete participation of industry partners in training, as well as skills delivery and development, could be a step towards adapting VE to the needs of enterprises. Such a partnership could result in better reciprocal knowledge and make enterprises more aware of the benefits of vocational education and training. It could also enable young people to discover the reality of work life and discover the potential for using their skills productively. Industry-based work experience provides VE students with opportunities to handle and experience materials and equipment that VE providers may not have access to (Atchoarena and Delluc 2002a: 155).

It is proposed that work experience programmes organized by VE providers during the school year could become the first step towards the development of 'dual training' in Ghana. COTVET could explore integrating work-based experience into VE programmes as part of a policy for more VE and industry partnerships. VE providers could have units that are in charge of enterprise relationships, which would have responsibility for registering data relating to local enterprises, their activities and trends. They could be responsible for

continuing education activities, the organization of work experience programmes and post-graduation labour market placements.

In order for VE and enterprise partnerships to work, COTVET and the Ghanaian government may need to explore areas for policy development such as:

1. Changing the current incentives for Ghanaian firms and multinational companies operating in Ghana, to engage in VE – enterprise partnerships and work-related job experience.
2. Encouraging private sector partnerships with VE institutions to support the curriculum development process.
3. Working with VE Providers on how to deliver skills which are crucial to private enterprise.
4. Improving enterprise development education and training in Ghana (Kingombe 2012).

It is important to highlight that, unless close attention is paid to the labour market realities of Ghana (and SSA in general), it is unlikely that ongoing VE reform will succeed in enabling Ghana to meet the complex challenges of globalization.

Trades such as dressmaking had very limited prospects for employment and QWDE, hence limited prospects for sustainable self-employment. It is proposed that incorporating career guidance and counselling as an integral part of VE provision could potentially help address some of the challenges associated with gendered career paths.

6.5.1 Career Guidance and Counselling Services

Pre-enrolment drop-in programmes and post-graduation career and counselling services could provide critical information to prospective students and their parents and guardians. In the trades where employment opportunities are known to be limited or non-existent, it is critical that prospective students and their parents/guardians are made aware of this, since this also translates into limited access to QWDE. The career guidance and counselling service then

becomes a forum by which VE providers can offer advice and encourage prospective students to pursue trades which provide graduates with employment and QWDE.

In order that the investments made in VE can translate into sustainable self-employment in the future, the counselling service could serve as an education hub where information on what the VE programmes entail, the need for QWDE, and the need for graduates to have an unbroken work experience/career tenure can be discussed with prospective students and their parents/guardians. It is important that the nature and types of job opportunities that are available to VE graduates are highlighted. Graduates need to be advised to persevere with the low remuneration rates that characterize post-graduation apprenticeships. The catering graduates need to be made aware of the need to work unsociable hours, which is a requirement for working in commercial kitchens (particularly among the 3 to 5-star hotel chains) and a necessary part of enhancing their career progression prospects.

In addition, the career guidance and counselling process could feature segments where prospective students are made to understand career opportunities, career structure and career progression paths for the respective trade areas. It could provide a detailed review of the job-role activities and content at the various employment stages, and the job-role transitions and task characteristics, in terms of developing the skills and competencies required for employment and future sustainable self-employment. As identified in this research, some of the career development factors that career counselling could highlight or emphasize for the catering trade include:

1. In order to be equipped for future sustainable self-employment, VE graduates need to work at the apprenticeship level in a relevant commercial kitchen setting for approximately four years. This could provide them with the requisite technical skills to progress to the cook-level.
2. The hospitality industry operates on the basis of a strong internal labour market, meaning that it is imperative for apprentices to persevere

through the career development process to enable them to meet developmental milestones that are critical to future sustainable self-employment. If there is an interruption in the career development process, it is almost impossible to get back onto the career development process of the hotel industry.

3. Once the cook-level has been attained, it would take a further three to four years for graduates to build on their supervisory, technical and functional skills to progress to a chef or catering manager role. It is the relevant managerial and business skills attained at the chef or catering manager level that could potentially enable graduates to develop and grow their future enterprises, once they leave formal sector employment.
4. To include a discussion on the need for female VE graduates to consider deferring marriage decisions until they have been able to acquire the requisite QWDE. It is important for the graduates themselves and their parents/guardians to understand that this could provide VE graduates with better prospects to run a successful MSE. Graduates with QWDE have a pool of resources which they can potentially draw on, such as the skills and competencies, business networks and relationships, and business model which they have gained from QWDE. As evidenced in the research, graduates are more likely to run successful enterprises when they have acquired skills and competencies through QWDE.

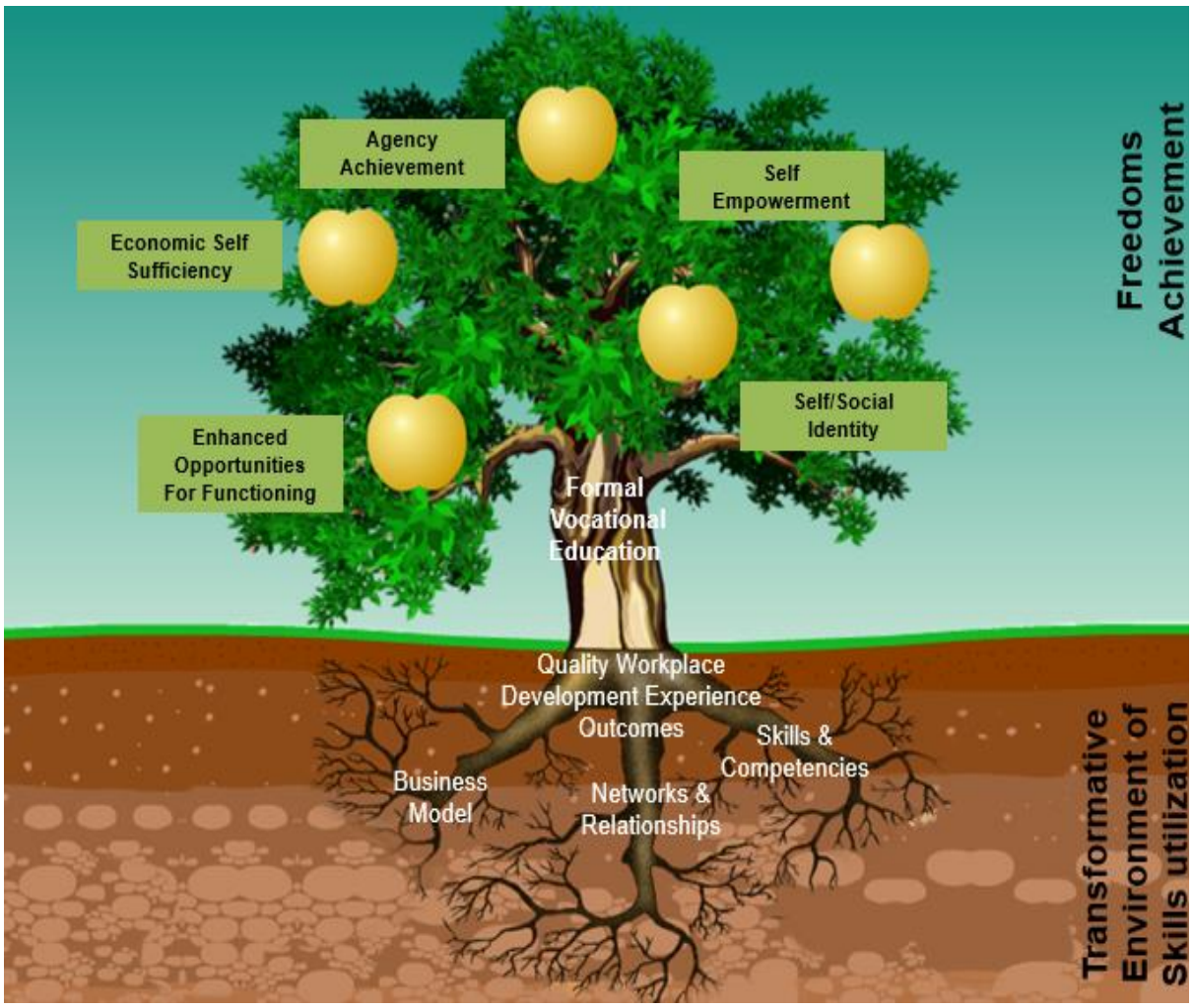
The next section looks at the post-graduation development processes that the catering VE graduates tend to undertake. It is argued that QWDE has prospects to provide VE graduates with capabilities (skills and competencies, networks and relationships, and business models), which the graduates can leverage for the development, growth and success of the enterprises they set-up once they leave waged employment.

6.6 Quality Workplace Development Experience (QWDE)

As discussed earlier, catering VE graduates in the research who had undertaken more than three years trade specific QWDE had enhanced prospects to acquire capabilities and opportunities which, it is argued, are critical to gaining ‘sustainable’ employment and future self-employment.

The analysis now looks at the extent to which QWDE provides opportunities for the development of capabilities, functioning and combinations of functioning. A deconstruction of the processes that constitute QWDE for catering VE graduates is made. This includes an investigation into how QWDE gives rise to opportunities for functioning and the development of capabilities for employment, and the extent to which GEOs convert these capabilities into functionings within the context of self-employment once they leave waged employment. Essentially, a critical focus of the analysis is to explore the extent to which QWDE provides GEOs with the opportunities and capabilities to live the lives that they have reason to value, thus enabling them to become agents of their own lives (Deneulin and Shahani 2009). The analysis effectively explores the mutual inter-relationship between QWDE, the development of capabilities and opportunities for employment, and the development of ‘freedoms’.

Figure 6.6: The Tree Metaphor - Linking VE, QWDE and Achievement of Freedoms



Source: The Author, Data Analysis.

An analogy is drawn between the root system of a tree and the post-graduation QWDE that VE graduates undertake. As depicted in the 'Tree Metaphor' above, QWDE is to human capability what roots are to a tree. Without a well-developed root system, the tree will wither and may die or become stunted. The deeper and more extensive the roots system (bolstered by the existence of 'good soil' or a transformative skills-utilization environment), the better potential the tree has to thrive.

QWDE has strong resonances with the functions of the root system, which enables the plant to absorb water, oxygen and nutrients from the soil, and

builds the capacity for nutrient storage. It is argued that QWDE provides VE graduates with opportunities to develop, build and enhance their productive capabilities for employment, which is critical for sustaining employment, and also for the survival and growth of VE graduate MSEs. The level of development of the root system (QWDE) determines the growth potential of the tree (the outcomes of the VE graduates' capabilities and achievement of freedoms). Hence, without years of quality underground growth (the depth and extensiveness of QWDE), there cannot be a 'decent' above-ground growth (developed capabilities resulting in the achievement of freedoms).

The research findings suggest that there is a plausible relationship between the depth of QWDE acquired by VE graduates and the urban informal sector (UIS) tier in which they end up operating their MSEs. Based on the employment histories of the GEOs (Appendix 1), it is suggested that where GEOs had no or limited QWDE, they typically ended up operating in the subsistent-tier of the UIS. The GEOs who gained operational level QWDE typically transitioned to the lower section of the UIS middle-tier. The GEOs who acquired QWDE at both operational and managerial levels typically transitioned to the upper section of the UIS middle-tier with prospects of graduating to the upper-tier of the UIS. It is argued that, just as the root system provides effective anchorage to a tree preventing it from toppling in a storm, likewise QWDE has the potential to anchor GEOs against shocks in their operating environment through their ability to leverage QWDE outcomes (skills and competencies, business networks and relationships, and business model). This is demonstrated through the stories of GEOs 4 and 8 below (see 6.8.1).

QWDE for VE graduates, therefore, acts as a storage or repository for the capabilities acquired over the period of apprenticeship and waged employment. It serves as a vehicle through which opportunities for gaining the necessary capabilities are birthed continuously in a virtuous cycle, which allows for capabilities to be kept updated. This process is critical to MSE success. The functions of QWDE, just like the roots of a plant, enhances GEO capacity for

functioning and competitiveness as MSE owners. Hence, QWDE is critical in providing GEOs with prospects for sustainable self-employment.

It can be argued from the findings in this research that the presence or absence of a transformative environment for the utilization of skills is trade specific. The catering GEOs have prospects for QWDE, a process which makes them less vulnerable in their operating environment, whereas the dressmaking GEOs do not have such prospects. The findings suggest that sustainable self-employment occurs where QWDE leads to enhanced opportunities for functioning, agency achievement, self and social identity, self-empowerment and economic self-sufficiency. Therefore, optimizing the returns on VE requires QWDE, just as optimizing the growth of a tree requires a well-developed root system. Essentially, the tree metaphor illustrates that a combination of capabilities and the opportunities for functioning, social capital and personal factors, such as identity capital (self-esteem, a sense of purpose or direction in life) (Schuller et al. 2004), can determine the extent to which an individual achieves sustainable employment and the 'freedoms'.

The analysis highlights the array of opportunities that catering VE graduates choose from. It is argued here that the difference in outcomes among them is between choosing 'to do' and 'doing'. That is, choosing to have a particular functioning (or achievement) and having a particular achievement (Sen 1999). It is argued, therefore, that the offerings of a GEO's MSE is a function of the unique skills and competencies, networks and business model which she has acquired and leverages to start, develop and grow her business. To this end, the research takes a closer look at the development processes and dimensions associated with QWDE and their outcomes. The components of QWDE were identified as Job-role transitions, Managerial and Commercial related experiences, Job-role Obstacles and Job-role Support (McCauley et al. 1995; Van Gelderen et al. 2005).

6.7 Quality Workplace Development Experience (QWDE), Learning Opportunities and Capabilities for Sustainable Self-employment: The Development and Achievement of Freedoms

This section focuses on the individual developmental dimensions of QWDE for VE graduates. The quality workplace development dimensions (QWDD) in Figure 6.7 below hypothesizes that job-role transitions, managerial and commercial related experiences, job-role obstacles and job-role support are critical developmental dimensions for the VE graduates in this research. The QWDDs result in equipping VE graduates with critical capabilities and opportunities for functioning successfully in self-employment. For this reason, the QWDD model is used as the framework for analysis in this section. The model is built on the work of McCauley et al (1995), which focuses predominantly on the development components of managerial jobs. This research seeks to develop the McCauley framework further, through the analysis of the development components of job roles evidenced in the data, which span operational to supervisory and managerial jobs.

Evidence from this study suggests that the QWDDs overlap and are, in many ways, inter-connected. For example, job-role transitions, and managerial and commercial related experiences are inter-related and inherently linked by tenure. A key finding of the research is that the development quality of a job-role tends to be an aggregate additive representation of the development dimensions present in the assignment. The analysis now takes a look at the role each of the QWDDs plays in developing the capabilities and functionings, that are critical for enterprise success, thus creating sustainable self-employment and enabling the achievement of freedoms.

Table 6: Quality Workplace Development Dimensions (QWDD) – Description of Scale

Job-role Transitions	Managerial & commercial related experience	Job-role support	Job-role support
Changes in job-role – exposure to new parts of business/operations	Developing new directions	Level of mentorship/coaching support	Inherited problems
Level of unfamiliar responsibilities	Influencing without authority (Non-authority relationships)	Level of acceptance and approval from others	Problems with employees
Increases in role scope	Level of authority (operational/ Supervisory /managerial)	Level of collegiality with co-workers	
Requirement to prove yourself	Managing business diversity – level of variability	Endorsement of one's ideas and actions	
Industry quality rating of employer (Michelin/Star rating)	Handling external pressures (e.g. managing external clients)	Permission to make mistakes	
	Working across cultures		
	Role scope and scale		
	Level of work group diversity		
	Level of autonomy/self – direction		

	Level of accountability		
	Level of decision making responsibility		
	Tenure in role		
	Tenure with employer		
	Post-graduation quality workplace tenure		

Source: Data Analysis

Figure 6.7: Quality Workplace Development Dimensions (QWDD)

Source: Data Analysis.

6.7.1 Job-Role Transitions, Learning Opportunities and VE Graduate Capabilities and Functionings

In line with literature, the analysis of this study suggests that capabilities developed as a result of job-role transitions arise from the need for individuals who go through job roles to prove themselves, to deal with novel or unfamiliar responsibilities, and have their routines disrupted rendering existing learnings,

routines, behaviours and skills inadequate, hence requiring new ways of coping with problems and opportunities (McCauley et al. 1995).

This is attested by some of the VE graduates:

> "I learned a lot from my time at Ghana Airways Catering [commercial kitchen]. They had 4 main departments, pastries, bakery, hot kitchen and the cold room where salads were made. There was also the grill area where fish and kebabs were grilled. I rotated jobs and stayed about 4 months in each department…." *GEO 10*

> "There were 4 departments ….I learnt a lot of new things like croissants – I didn't learn how to do this type of pastry at VE….sponge cake – I learnt a different method to the one taught at VE…..I remember I, with other student trainees, would write down stuff as we went across the different departments to keep them for future reference". GEO 7

> "I worked in the cold room [salads], pastries section, hot kitchen and service rooms [for inflight food], so I learned a lot. I got to see equipment - proper brass pans and copper pans, salamander [grill attached to the wall used for such things as melting cheese], deep fryer – all of which I had read about and seen in books but never seen them in reality". *GEO 2*

> ''I worked there [Golden Tulip – 4 Star Hotel] for 1.5 years under the head chef. I worked in all the departments in the kitchen for 2 weeks at a time, that is, the pool kitchen; pastry department; hot kitchen [sauces and grills]; salads and sandwiches; the only department I didn't train at is the butchery…. We [with another VE graduate] won the award for best trainees". GEO 4

The comments suggest that the job rotations, workflow, structural and organisational features of the commercial kitchen provided the VE graduates with development opportunities and guidance, to aid their learning and acquisition of the requisite technical and functional level skills. The development and acculturation processes and practices of the commercial kitchen required them to work their way around various operational areas of the kitchen. They stated that the apprenticeship rotation in the various sections spanned a minimum of two weeks and a maximum of four months. It could be argued from the comments that the highly organized and extremely routinized working environment characterized by the commercial kitchen reinforced and consolidated VE trainees' knowledge and skills through an activity or task being

undertaken repeatedly as an integral part of the development process. Consider the statement made by GEO 1:

> "We [apprentices] had to cut vegetables, like dicing carrots, onions, cutting cabbage and so on but we ran a shift [rotated on jobs/tasks] so that if say this week you are on spicing chicken the following week you will be on something else" *GEO 1*

GEO 1 highlights that even when undertaking highly routine tasks, such as chopping vegetables, there is learning development and reinforcement of knowledge and skill. GEO 4 states that during job rotations, performance is monitored by the 'supervisor' against the intended goal in order to sustain or improve the apprentice's productivity and skill. Through repetition and routine, performance is strengthened through minor adjustments and adaptations that fine-tune the routine. It is argued that development-based role transitions make a case for the specific length of time VE graduate trainees need to spend in a particular space of the commercial kitchen before being allowed to move onto another. They present novel situations which allow VE graduates to experience a greater diversity of organizational stimuli that provide them with opportunities to function, acquire new knowledge and skills, and practice their 'trade' in meaningful ways. Essentially, job-role transitions enable VE graduates to hone specific technical skills that are critical in handling operational related tasks, including working with others and accomplishing the work, and the potential for future MSE success (Chandler and Jansen 1992; Baum et al. 2001; Ahmad et al. 2010). Job-role transitions in the commercial kitchen are required for VE graduate trainees to become fully-fledged cooks (Cullen 2012). It must, however, be noted that the GEO comments above also provide suggestive evidence that the VE training they received did not adequately prepare them for the required knowledge and skills needed to operate effectively in the commercial kitchen and, by extension, in their own enterprises.

The findings concerning job-role transitions processes that QWDE offered catering VE graduates in this research were confirmed during an interview with Mr. Bransford Quaye, the Head Chef at the Holiday Inn Hotel in Accra Airport, Ghana. He stated that catering VE graduates enter commercial kitchens within

three to five-star hotels, at the apprenticeship/trainee level. They are then rotated through at least 6 food and beverage sections (depending on the size of the hotel) for up to three months in each section. Mr. Quaye stated that the training duration and progression really depends on the individual trainee, and cited average training and progression periods as follows: Apprenticeship/trainee (1 year), Cook (between 2 - 4 years), Chef de Partie (no less than 5 years), and Sous Chef (between 7- 10 years). These timescales are in keeping with literature (Walker 2007; Cullen 2012; Popova 2012; Jones 2016).

The statements made by GEOs 1, 2, 4, 7 and 10 above corroborate that job rotations, functional flexibility and multi-skilling are integral to on-the-job training and acculturation processes, within the context of the commercial kitchen. This is argued to provide the employment and development context for catering VE graduates.

The GEO statements express the critical learning opportunities and motivations that QWDE provided them. The assignments provided a platform for trying new behaviour and skills or reframing old ways of thinking or acting. The catering VE graduates stated that the layout of the commercial kitchen environment had people working in close proximity to each other, where they were in full view of, and under the supervision of, seasoned and skilled employees working in the kitchen. Hence, they were motivated to demonstrate competence in order to gain acceptance as a dedicated culinary apprentice, as evidenced by GEO 1's statement:

> "I worked under a chef – for instance for spiced chicken, I would watch the chef mix the spices together then spice the chicken…. after that he would give me chicken to practice it. You know these chefs……..you have to be alert and watch them carefully to learn anything. *GEO 1*

It is argued that such learning opportunities and motivations which necessitate the adoption of new ways of 'doing' and 'acting', and facilitate the practice of underdeveloped skills, contribute to enhancing the performance of trainee VE

graduates. They also provide them with career progression and supervisory positions, which is also linked to monetary incentives (Nicolaides 2014).

However, it must be noted that the developmental power of a transition, in terms of learnings and opportunities, varies between individuals. Variants such as the degree of unfamiliarity that the role holder faces, including responsibilities, problems and choices faced in the job, the specific employment context where job transitions take place, as well as the duration and tenure, will also impact on development outcomes. The catering VE graduates who had gained at least 3 years' tenure in structured, organized and formal commercial kitchens, such as the Golden Tulip (4 Star Hotel), Labadi Beach Hotel (5 Star Hotel) and the Ghana Airways Inflight Catering Department, tended to have better opportunities for technical skills development, as evidenced in comments made by GEOs 4 and 8:

> "What helped me is that I had the opportunity of training somewhere…. at a 5-star hotel …. so it helped me a lot". *GEO 4*

> "…Certain jobs have structure or discipline, like those with the Unions [eg. large hotels], which help the employees'' *GEO 8*

The structure, organisation and discipline of the traditional kitchen brigade system found in commercial kitchens stimulates the development of technical skills at the apprentice level, and also operational/functional level competencies when they become full-fledged cooks. As VE graduates progress in their career to Chef de Partie, Sous Chef, Head of Kitchen/Restaurant and Catering Manager roles, they gain opportunities to develop managerial and business skills and competencies.

GEO 2 comments on how she acquired technical skills relating to food preparation through QWDE, which she leveraged in her business, and is providing her with achieved functioning and agency:

> "In my own business, I have picked out certain techniques [technical skills] I learned at Ghana Airways and Golden Tulip, particularly those used in the preparation of sauces. For example, the basic method for making a sauce is to blend onions with other spices

> and tomato before cooking, but at Golden Tulip I learned that the onions are sliced and then sauted first before adding other ingredients…… The pasta salad for instance, is one that I have adapted from the Golden Tulip menu. The difference is that they have a lot more vegetables in theirs than I have in mine….I choose my menu according to my understanding of what my customers want to eat" *GEO 2*

GEO 2 also comments on how the technical skills acquired from Golden Tulip Hotel enabled her to meet the needs of her clientele, thus, positively impacting on the success of her business as well as her prospects for sustainable self-employment. She states:

> "My customers like my food. They are particular about neatness and quality, so I buy my own produce to ensure that they are fresh and quality……even rice, there are different types of rice and I have to choose carefully. I personally shop for onions, fish and chicken and so on". *GEO 2*

> GEO 4 comments on the extent to which she has leveraged the technical skills gained from QWDE in her business:

> "In my style of cooking [in her business], I have my own way but I have taken skills learned from my work experience also…"*GEO 4*

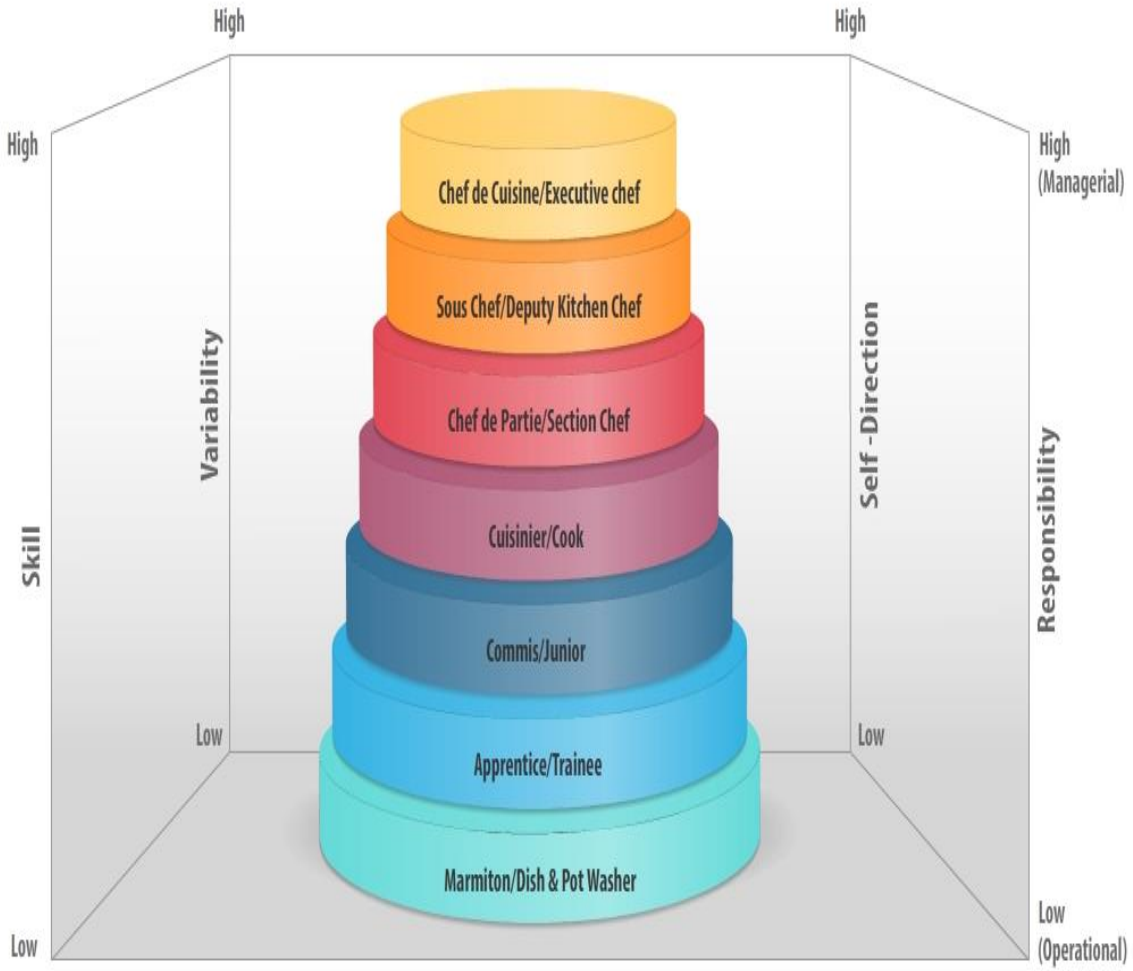
The analysis so far suggests that job-role transitions undertaken at the apprenticeship level within the commercial kitchen provides catering VE graduates with the technical skills they require for functioning. However, the technical skills alone do not provide sufficient competence to enable GEOs to gain sustainable self-employment and live the lives they have reason to value. For this reason, an exploration of the other QWDDs was required. This is because, collectively, the QWDDs potentially provide VE graduates with prospects for sustainable self-employment, enabling them to become agents of their own lives. The findings suggest that managerial and commercial related experiences, which is linked to tenure and task-based characteristics, present VE graduates with the opportunities for enhanced functioning and prospects for the development of skills and competencies that are critical for sustainable self-employment. The role that managerial and commercial related experiences play in providing GEOs with enhanced functioning is now explored.

6.7.2 Managerial and Commercial Related Experiences, Learning Opportunities and the Development of Capabilities

As presented in the QWDD 'Description of Scale' (Table 6) and QWDD diagram (Figure 6.7) show that within the context of the commercial kitchen, the relationship between the level of responsibility and tenure are inseparable for catering VE graduates. For the purposes of this research, "responsibility" relates to the role scope and scale, role level (operational, supervisory, managerial), level of work group diversity, level of autonomy/self-direction, level of accountability and level of decision making responsibility. "Tenure" relates to duration in role and length of time spent with an employer, as well as the duration of quality workplace employment undertaken.

This research corroborates that a strong internal labour market characterizes commercial kitchens in the 3-5 star hotels and large restaurants in Ghana. This means that Ghana's hospitality industry assumes a workforce structure with a number of externalities, including educational requirements, points of entry into the workforce, and workplace pay differentials.

Figure 6.7.2: Vertical hierarchy of the commercial kitchen



Source: Data Analysis

Figure 6.7.2 shows the vertical hierarchy of the commercial kitchen, based on information gathered in this research. It highlights the relationship between responsibility, skill, variability and self-direction within the context of the commercial kitchen. As mentioned earlier, the primary entry point for catering VE graduates into the commercial kitchen in Ghana is at the apprentice/trainee level. The VE graduates then progress to Junior Cook, Cook, and Chef de Partie. The employment histories gathered and presented in the "Profiles of participating VE graduate enterprise owners" (Appendix 1) show that the VE

graduates typically spend at least 1 year working as trainees, before moving onto junior cook, and subsequently the cook role. The profiles show that their transition to fully-fledged cook takes about 3 to 4 years. Information gathered in this research indicate that typically, transitions from trainee to Chef de Partie in a commercial kitchen can take between 7-8 years. However, for smaller hotels and restaurants, this transition tends to happen over a shorter period. Essentially, the strong internal labour market for commercial kitchens results in a relationship between tenure, progression with employer and level of responsibility.

The strong internal labour market for commercial kitchens of large hotel chains, coupled with the systematic acculturation processes, means that entry opportunities beyond the junior cook level are typically restricted to internal candidates. In this regard, the roles of Cook, Chef de Partie, and Sous Chef are typically achieved through internal progression or promotion, and external candidates who do not have extensive working experience within a commercial kitchen setup tend to have limited opportunities gaining access to these roles.

As shown in the “Vertical hierarchy of the commercial kitchen” above, from apprentice to cook, these roles are operational, hence the skills that VE graduates acquire tend to be mainly technical and functional. Managerial, business and enhanced functional skills tend to be acquired from the Chef de Partie level upwards. This means that VE graduates operating below the Chef de Partie/Catering Manager level, are unlikely to develop managerial and business skills. A detailed analysis of the competencies that arise from the Catering Manager role has been provided in the section on Managerial, Functional and Personal Skills and Competencies (6.7.2.1).

GEO 1 is considered the most successful GEO in this study. She was the only participant to own a small enterprise rather than a micro-enterprise. Her story is used to illustrate how managerial and commercial related experiences, culminating with tenure, provide learning opportunities and the development of capabilities and enhanced functioning, hence, providing prospects for sustainable self-employment for GEOs.

GEO 1's Story

GEO 1 was encouraged by her mother to pursue basic certification in catering because, as a child, she enjoyed playing games that involved cooking. Upon graduation, she found employment as a trainee cook with "Number 1" restaurant in Accra. At Number 1 restaurant she worked under an accomplished chef and hence learned the trade. She worked at Number 1 restaurant for 4 years, during which period she was promoted to cook.

GEO 1 then progressed to work at Liberty Court Hotel, a medium-sized hotel as a Cook. Liberty Court Hotel provided her with skills relating to the preparation of continental and vegetarian dishes. Liberty Court Hotel had a well-equipped commercial kitchen, and provided her with the opportunity to work with industrial equipment, which she had learnt about during her VE training but had never seen or used before.

After working with Liberty Court Hotel for 3 years, GEO 1 found a job with Marriott Hotel, another medium- sized hotel as catering manager. She worked with Marriott for 2 years. Over this period, she married and then had a baby.

As a result of having a baby, GEO 1 decided to leave Marriott to set-up her own enterprise in order to be able to cater for the needs of her family. She started her business from savings she had accrued over 9 years of paid employment. Initially, she started off baking and selling pastries, and then went on to set-up a local food restaurant (chop bar).

GEO 1's business now provides a wide range of offerings, which include catering services, hospitality and catering equipment rentals, laundry services, water and public conveniences, as well as real estate development. She caters only for very large events and is diversifying her business out of food and catering services because she thinks that the food and beverage market is now saturated and dominated by micro-sized catering providers.

GEO 1's businesses currently operate from 5 locations in Accra. She has 12 full-time and 8 casual employees. She owns a number of trucks and vans which she uses to operate her business. Her business is 20 years old.

As stated in her story, GEO 1 progressed through the commercial kitchen initially as an apprentice. Her transition from trainee to cook took 4 years and her progression to the managerial role took a total of 7 years. She gained 2 years' managerial experience at the Marriot Hotel and, therefore, had a total of 9 years' experience in a commercial kitchen before setting up her own enterprise.

GEO 1 states:

> "……at the Marriott Hotel, I worked in the kitchen as Catering Manager. I had to wake up by 4.30am…. by 5.30am I should be at work and breakfast should be ready to serve at 6.00am ….. some guests had to eat before 6am and I had to be ready. I had to organize lunch and dinner. I cooked both local and continental food…..In the kitchen I was on my own……..I catered for sometimes 10 or 12 guests at a time, usually the reception desk would pass the numbers on to me. If I find out that in the evening I have a lot of guests to feed for dinner, then I do my misenplace [preparation] well in advance. My learning here was in the management of the kitchen". *GEO1*

GEO 1's comments provide insights into the scope and scale of her managerial and commercial role, that is, the degree to which a job-role involves a wide breadth of significant responsibility and diversity of tasks, operations and functions (McCauley et al. 1995). These aspects of her roles would tend to pose challenges that provided her with the opportunity and motivation to develop management, business and enhanced functional skills and capabilities required for her job-role. The managerial and commercial (business) skills that GEO 1 learned included developing resourcefulness, planning, and organizing, as well as opportunity competencies, through having to adapt to changing and ambiguous situations, thinking strategically and building relationships with peers, customers, higher-level management and external parties. The success of GEO 1's enterprise suggests that she may have drawn on the skills and competencies she gained from QWDE for the development of her enterprise.

A deconstruction of the catering manager role is taken, to illustrate and shed light on how the role provides managerial and commercial or business skills that are critical for enterprise development and sustainable self-employment. Later in the analysis, an illustration of how the lack of management and business skills has posed significant constraints on the growth of some VE graduate enterprises will be provided.

GEO 2 is considered one of the four most successful GEOs in this research. GEO 2's story below is used as one of the case studies for analyzing how managerial and commercial experiences enable the development of the critical

skills and competencies that GEOs in this study require to successfully running an MSE.

GEO 2's Story

GEO 2 undertook basic VE training in catering (City & Guilds 1; NVTI 2 & 1) and then worked for 1 year with the Ghana Airways Inflight Department as a trainee cook. She then proceeded to undertake the advanced certification in catering (City & Guilds 2) at Ho Polytechnic, which is one of the premier VE training institutions in Ghana. As part of the advanced certification training programme, she undertook a 6 month internship with Golden Tulip, Accra, which is a 4-Star superior hotel and part of a Swiss hospitality group with 780 Hotels in 50 countries.

There is a requirement in Ghana for VE graduates who pursue advanced certification in public sector tertiary institutions to undertake mandatory National Service, so GEO 2 spent a year teaching Home Science in a Government Secondary School upon completing the advanced training programme.

On completing National Service, GEO 2 found a job as a personal chef and catering manager for the Japanese Ambassador to Ghana and held this role for 17 years. Her job-role involved running the kitchen, menu planning, order management, purchasing and logistics management, catering for high profile Embassy events, and training cooks for expatriate Japanese workers in Ghana.

While working for the Japanese Ambassador, GEO 2 started running her own micro-enterprise which offered 'catering orders' for events such as parties, weddings and funerals. GEO 2 got married and had two children during her tenure with the Japanese Embassy. As her enterprise was growing and demanded more of her time, she became pregnant with her third child, and decided to leave the employ of the Japanese Embassy to concentrate on her business and her family. GEO 2 used GHS 4000 ($4300 USD) [2007 exchange rate] that she had saved from her paid employment as 'seed capital' to set up a mini-restaurant business, which she now runs full-time and operates from 2 locations. In 2011, GEO 2's enterprise was 4 years old. She had 4 waged and 2 casual employees and a personal income which was 11.25 multiplier of the national minimum wage in Ghana.

During her tenure at the Japanese Embassy, GEO 2's role as a personal chef and catering manager involved working in non-authority relationships, hence the need to influence without authority, particularly when she had to cater for high profile events for the Ambassador. Influencing without authority relates to job-roles which require an individual to gain co-operation from those over whom they have little or no formal authority such as higher level management (Dragoni et al. 2009: 733). In GEO 2's case, this was the Japanese Ambassador, who was her employer. She states:

> "I was in sole control of the kitchen. The work was highly pressurized, particularly if the Ambassador held an event. I had to plan the menu for the event and give it to him

> [Ambassador] for his approval….He may change certain things…. then I would have to go to the market to buy all the necessary ingredients for the food…..” *GEO2*

GEO 2’s comments below arguably provide evidence that her catering management role at the Japanese Embassy was highly developmental and induced problem-focused behaviours, such as increased effort and cognitive problem solving, which are critical skills for running an enterprise:

> “The learning I got from this job is how to work under pressure. It was very hard…. I had to get things done and I had to do them all on my own. In my own enterprise, I have to do everything myself – all the planning of menus and buying of produce I do myself and I can’t rest until I’ve done it to my satisfaction…... and my experience at the Japanese Embassy has helped me with this”. *GEO 2*

The comments above suggest that GEO 2 gained skills and competencies relating to managing operations and events, understanding and meeting client expectations, negotiation, influencing, communication, planning and organization. All of which may have enabled her to successfully run her own enterprise.

Both stories relating to GEO 1 and GEO 2 point to the fact that, in order to meet the demands of their roles as mother and wife, they had to leave full-time paid employment to set up their own enterprises. This point is discussed in detail in Chapter 7.

The analysis now deconstructs the roles that GEO 1 and GEO 2 played as catering managers, in order to explore the capabilities they would have gained in their roles, as well as the extent to which they could have been successful in converting the capabilities gained into functionings with regard to the enterprises they set up. Since they are two of the more successful enterprises in this research, it is hoped that information gained from this deconstruction would serve as a guide to future GEOs in the catering trades.

6.7.2.1 Managerial, functional, and personal skills and competencies – Development outcomes

The deconstruction explores the managerial and commercial experiences gained by GEO 1 and GEO 2, and examines how they may have leveraged these experiences in their own MSEs. It is argued that the managerial and commercial experiences gained from QWDE provided GEOs 1 and 2 with enhanced functional and personal skills competencies, leading to them being successful MSE owners.

GEOs 1 and 2 worked as catering managers at the Marriot Hotel and Japanese Embassy respectively. GEO 1 gained 7 years QWDE working under various Chefs and would have gained a lot of operational/technical experience which would have prepared her for her role as catering manager.

From data collected for this research, it can be argued that the Catering Manager position incorporates three roles namely: technical/functional, managerial, and business duties. The tasks and competencies that characterized the role include:

1. Time management, which involves management and personal competencies.
2. Knowledge of culinary operations, which involves technical and functional competencies.
3. Food presentation, which calls for technical competence.
4. Knowledge of products, ingredients, and their functionality, which involves technical competence.
5. Managing of kitchen and associated pressures, which involves management and functional competencies.
6. Understanding food testing, which calls for technical competence.
7. Ability to work in a multi-task environment, which calls for management and functional competencies.
8. Ability to make decisions, which calls for management and opportunity competencies.

9. Knowledge of quality assurance and food safety, which involves technical competence.
10. General communication skills, which involves management and personal competencies.
11. Ability to distinguish levels of quality in food products, which calls for technical competence.
12. Menu planning and order management, which involves management and functional competencies.
13. Catering for high profile events, which involves management and functional competencies.
14. Purchasing, logistics and inventory management, which involves functional and business competencies.
15. Costing and pricing, which involves functional and business competencies.
16. Preparing and managing budgets, which calls for functional competence.
17. Monthly, weekly and daily business planning, which involves business and management competencies.

Based on the analysis above, a review of the list of tasks that a catering manager is accountable for (the predominant skills and competencies required) are managerial, functional and business skills, in addition to technical skills which is a basic requirement for the role.

GEO 1 states that her role at Marriot Hotel provided her with “management skills” which, in light of her accountabilities, can be interpreted to mean management, functional and business skills. She also states that her QWDE enabled her to gain skills in organizing, planning, purchasing, and managing cash flow, which are critical management and functional skill areas for enterprise performance and growth, as discussed in chapter three of this thesis (Ibrahim and Goodwin 1986; Huck and McEwen 1991; Jennings and Beaver 1995; Newton 2001; Perren and Grant 2001; Ahmad et al. 2010; Yahya et al. 2011). She states:

> "……firstly, it [QWDE] has helped me to manage and plan, which I am very good at……..I find it easier to perform better in terms of purchasing items and managing the money at hand…" *GEO 1*

GEO 1 comments on having successfully converted the skills and competencies gained through QWDE into competencies in her own enterprise. She states:

> "…For instance, I had to cater for a function at Takoradi for 3 days so I made purchases to cover 4 days and put the numbers at 900 people even though they asked for 650 people to be catered for……..during breakfast time, we were asked to cater for 600 people but we got 750 people turning up….it's not a good thing because sometimes it can disgrace you……..so we quickly took stock which had been set aside for the next day and quickly went out to the market to replace it…….This means that I am prepared for any impromptu occurrences …..so I have to be strong on 'planning'…." *GEO 1*

GEO 1 states that she gained the relevant management skills (including functional and business skills) during her role as catering manager at the Marriot hotel, where she had to be responsive to daily changes in the client mix and population. A deconstruction of GEO 1's role scope and scale, level of autonomy and self-direction, level of accountability, and decision-making responsibility suggests that her role could have provided her with the skills, competencies, and functioning that are critical for running a successful MSE.

GEO 2's role at the Japanese Embassy required her to plan, organize and cater for high profile events, as well as the day-to-day running of the kitchen. The experience enhanced GEO 2's management and functional skills. She states:

> "…..in my own enterprise, I have to do everything myself…….all the planning of menus and buying of produce I do it myself, and I can't rest until I've done it to my satisfaction……and my experience at the Japanese Embassy has helped me with this" *GEO 2*

GEO 2's management and functional skills enabled her to expand her business to two locations over a 4-year period.

An analysis of GEO 1's business operating model suggests that she has clear strengths in managing cash flow, which is a key functional competency area in managing a business (see Key Competencies, Table 7 below). In order to

reduce the incidence of non-payment for her services, GEO 1 ensures that all cash is paid before the delivery of her products and services to individuals. She states:

> "…..if the full amount to be paid for an order is, say, GHS5,000, then I like to collect payment upfront or sometimes part-payment GHS3,000 upfront and the remaining GHS2,000 is collected before I deliver the food……..if the order is from a big organisation like the Presbyterian Church, then I can make the food and get paid later because I am not afraid of non-payment……..if it's an organization or church, I'm not afraid of non-payment but I always collect all the money from individuals before I finish the work". *GEO 1*

GEO 1's competence in the area of managing cash flow and reducing the incidence of default may have accounted, in part, for the success of her business and reduced the risk of business failure, since MSEs in sub-Saharan Africa (SSA) operate in an environment where they experience weak contract enforcement and the incidence of default on payment is very high (ANDE 2012; Garoma 2012).

The Key Competencies (Table 7) summarizes some GEO skills and competencies, based on their employment histories and interview statements. The 'competency areas' and 'competency domains' outlined in the table are critical to the medium to long-term success of the GEOs' enterprises, and sustainable self-employment prospects. Thus, the outlined skills and competencies provide the basis for analyzing the prospects for sustainable self-employment for GEOs in the research.

Table 7: Key Competencies – Sample of GEOs' strengths and weaknesses

COMPETENCY AREA	COMPETENCY DOMAIN	KNOWLEDGE, SKILLS, BEHAVIOURS & ATTITUDES	GEO 1	GEO 2	GEO 3	GEO 4	GEO 11
Business Skills & Competencies	Strategic Competencies	Setting challenging but achievable business goals					
		Devising strategies to achieve goals	x				
		Adapting and adjusting business operations to match the current demand in industry	x				
		Conceptual thinking					
	Opportunity Competencies	Niche strategy	x		x		x
		Marketing & promotion				x	
		Understanding and anticipating client needs	x	x	x		x
		Skills to offer more specialized or customized services	x	x	x		
		Customer service and complaint handling	x	x	x		x
		Providing an attractive range of products	x	x	x		
		Focus on quality and design of the products	x	x	x	x	x
		Sales skills	x		x		x
		Skills to assess sales problem	x	x	x		
Technical Skills & Competencies	Technical Competencies	Trade specific 'know-how' and skills	x	x	x	x	x
		Handling tools and equipment relevant to trade	x	x	x	x	x
Mangement, Functional & Personal Skills & Competencies	Management, Functional & Personal Competencies	Business planning	x	x			
		Preparing & managing budget	x	x	x	x	
		Costing & pricing	x	x	x	x	
		Managing accounting and cash control			x	x	
		Managing orders	x	x	x	x	x
		Managing logistics, inventory and resources	x	x	x	x	
		Managing distribution	x	x	x		
		Task management	x	x			
		Personal drive	x	x	x		x
		Time management	x	x	x		
		Interpersonal communication	x		x		x
		Negotiation	x	x			
		Risk taking	x				
		Sustaining effort	x	x			x
		Commitment to long-term goals	x	x			
		Commitment to personal goals	x	x			
		Managing employees & productivity	x	x	x		

Source: Data Analysis.

6.7.2.2 Business/Commercial skills and competencies – Development outcomes

A critical dimension of the MSE owner's role requires GEOs to take on commercial and entrepreneurial responsibilities to build, develop and sustain the business. The entrepreneurial role involves activities such as setting challenging and achievable goals, devising strategies to achieve goals, adapting and adjusting business operations to match current market demand, understanding and anticipating un-met client needs, spotting high quality opportunities, and providing superior products and services (Ahmad et al. 2010; Mohsin et al. 2017).

The Key Competencies table shows that GEO 1, who has operated her business for 20 years, demonstrates some of the commercial and entrepreneurial skills listed which are referred to in the table as "opportunity competencies" and "strategic competencies". Prior to setting up her enterprise, GEO 1 had gained 9 years' QWDE, with two years spent working in a managerial and commercial capacity. This would have given her opportunities to function and develop some of the critical business and entrepreneurial competencies associated with handling external clients.

GEO 1's role at the Marriot Hotel required her to be responsive to dynamic client situations, such as dealing with a high level of variability and real-time changes in guest populations and needs, which provided her with enhanced functioning for the development of opportunity and managerial competencies. For example, catering for the food needs of a foreign guest population would vary markedly from catering for a Ghanaian population. It can, therefore, be argued that GEO 1's role involved devising effective strategies to meet the needs of diverse client audiences. From a development perspective, GEO 1's role at the Marriot Hotel would have provided her with a level of autonomy, self-direction, decision-making, accountability and commercial acuity which are critical strategic and opportunity skills and competencies, necessary for sustainable enterprise development and self-employment (Ahmad et al. 2010).

The analysis takes a closer look at the combination set of capabilities and functionings GEO 1 reports to have used in the development of her enterprise. Her business development trajectory starts with the decision to set-up her enterprise after having a baby. She initially offered pastries, then added cakes. Six months after set-up she spotted an opportunity to provide chair, table and canopy rental:

> "I started very small doing pastries, both savoury and sweet, and cakes, as well as selling provisions [groceries] in a shop. Then gradually, people started to order small cakes like 1lb cakes. I did this for about 6 months, then I included the rental of chairs and canopies for special occasions" *GEO 1.*

GEO 1's comments suggest the extent to which she had developed the acuity to anticipate, understand and respond to client requirements, by offering specialized or customized services to meet clients' needs.

As her business grew, GEO 1 demonstrates her commercial acuity by progressing to set-up a chop bar (local restaurant), leveraging the capabilities she had acquired through 9 years of QWDE. She comments:

> "From working in restaurants, and now having my own chop bar……I have been cooking, and this cooking has helped me throughout my business. When it comes to funerals and weddings, we [her business] cook…….. but now I have attached rental of cooking pots and cooking equipment to the business" *GEO 1.*

Realizing that the small order catering market is labour intensive and getting saturated, and that the 'chop bar' business provided her with low returns on capital, GEO 1 closed her chop bar business. She then seized the opportunity to focus predominantly on large corporate catering orders and events, and renting out catering equipment. During the interview, GEO 1 mentioned that she had decided to engage in accommodation rental and real estate business, due to low returns on capital in the catering trade. She said:

> "I see that, in our business, modern/new things are coming up…somebody is packaging nicely our local porridge, grit porridge [crushed corn] and is selling it, going round businesses at breakfast time. It is sold together with bread for GHS 1.00 [$0.70], very cheap. They have packaged it nicely in sealed cups and some have hot pots and

> microwaves to warm the porridge….I learnt that somebody has a car that has a warmer. So if you are sitting and waiting for someone [customer] to come to you, no one is coming; and in some time to come no one will come [indicating that now customers expect the food to be brought to them and not the other way round]….. Now with the rentals too…..I see that, day-in-day-out, new canopies are coming in and new chairs; the plastic chairs are phasing out, folding chairs are now used, so I want to concentrate more on the rentals and accommodations for the next year; I'm going to move out of here [her home, where the interview took place] and turn it into a hostel [new venture], because the catering has become too much [market saturated, and competitive] for me, that's why I have stopped doing the small orders and the chop bars……. When the Presbyterian church is doing its General Assembly, I am called upon to cater for the Moderator; the last time it was held in Takoradi and I did all the catering. This is a big job, I can get GHS 30,000-40,000 [circa $21,000-28,000], so I can do this once, I make my money and relax" *GEO 1*

GEO 1's business growth trajectory provides evidence of her constantly scanning the market to spot profitable market opportunities and formulating strategies in order to take advantage of the opportunities (opportunity competency). Her business history suggests that she is constantly adapting and adjusting her business operations to match the current market demand (strategic competency), a capability which she may have acquired through QWDE. Not only does GEO 1 demonstrate an ability to identify opportunities, she also demonstrates an ability to assess opportunities. She seems to be able to assess unfilled market gaps or needs, assess changes in the market situation so as to identify potential opportunities from it, assess business opportunities with thorough considerations before actually taking action, and assess business trends so as to identify potential opportunities.

Aside from being able to identify and assess business opportunities, GEO 1 seems to demonstrate the ability to actively seek business needs through soliciting clients (Man 2001). Her enterprise trajectory demonstrates opportunity seeking, opportunity recognition and opportunity development, which may have accounted for the success of her enterprise. A deconstruction of her comments suggests that she possesses conceptual/strategic competencies relating to an ability to view the market from a different angle, so

as to get access to an unreachable market and discover profitable opportunities from a seemingly unprofitable market. Her statement above suggests that she possesses the ability to assess the risks of staying in the market in unfavourable conditions, and seemingly take systematic action to exit the market (conceptual competency) (Man 2001). GEO 1's business development trajectory starts with making pastries, then moving into renting chairs and canopies for events, and operating a local restaurant (leveraging her existing clientele). As the local restaurant business became saturated, providing her with low returns, she then focused on the rentals and large catering orders to build the new business. With the working capital she had built up, GEO 1 now intends to gradually move out of the catering business and into real estate business.

GEO 1's demonstration of opportunity and strategic/conceptual competencies (as summarized in Table 7) has contributed to her enterprise being the only one in the research that operates in the upper-tier of the urban informal sector (UIS). She is therefore considered in this research as the most successful GEO. Her capability set has resulted in her building a business which has 12 full-time employees and 8 casual employees; also, her business operates from 5 locations. GEO 1's business is the only enterprise in this study which has its own trucks and vehicles. This provides her with the ability to manage larger orders, as well as run a timely, and highly efficient and reliable event and equipment rental business. She states:

> "….customers tell me that people have recommended them to hire my chairs because they are nice [colourful], neat [clean] and they like the service [has transport to deliver and collect]. They say that they know that my service is a bit expensive but they like it…..They always see how punctual we are, especially with food….If food is not delivered timely and people are sitting at table waiting, it's not good. In terms of the chair rental business, even if my truck is broken down, I have to hire another truck, bargain the price in order to reduce costs then ensure that the chairs are delivered on time; if I know there is going to be a problem, then I talk to the customer in advance to agree something". *GEO 1*

GEO 3, who is seen as running a successful MSE in this research, gained QWDE from working at Glo Bank Catering Services. In analyzing her enterprise, it can be deduced that QWDE provided her with opportunity competencies, including the ability to pursue a niche strategy and provide an attractive range of products, with a focus on the quality of her products. The employment experience of GEO 3 provides evidence to suggest that the success of MSEs is correlated to higher business operating skills, that is, skills to obtain market share that suits size and capability, and skills to offer more specialized services (Yahya et al. 2011).

GEO 3's QWDE experience enabled her to develop commercial competencies relating to understanding and anticipating client needs, offering more specialized or customized services and variety, as well as providing an attractive range of products and services. GEO 3 states that understanding and meeting client needs through active market research is a capability she learnt through her QWDE at Glo Bank Catering Services:

> "I learnt that she (proprietor of Glo Bank) goes round to popular eating spots to investigate why people eat there …….we catered for Jackie Appiah's wedding (famous Ghanaian actress). Her mother is a very rich woman, and she wanted the gari foto to taste just like the one she had previously eaten at the Airport Restaurant…..so fortunately, my madam knew somebody there, so we went and learnt how to make the particular type of gari foto our client wanted" *GEO 3*

GEO 3's demonstration of opportunity competencies may have accounted for the success of her enterprise and thereby provided her with a personal income which is 20.90 times the Ghanaian national minimum wage, even though her business was only three years old at the time of data collection.

It is argued that experiential intelligence (the context of engagement and interaction between the enterprise owner and the customer) has enabled GEOs 1, 2, 3 and 11 to provide products which meet the requirements of middle and high-income clientele in Ghana. GEO 11 comments on how the QWDE she gained at Golden Tulip has enabled her to provide a differentiated service:

> "A group of people from abroad [Ghanaians living abroad] visited my restaurant and I served them with their drinks and they were so impressed with my service……they asked where I trained and I said "Golden Tulip" and they said "no wonder"……..I served their drinks appropriately with tissue and straw…..and even the eggs, I serve with tissue; this is not the normal practice…." *GEO 11*

The business, functional and personal competencies GEO 11 gained from her QWDE have enabled her to scale-up her business within a period of 4 years, from a home-based operation to premises in the central business district of her local area. The success of GEO 11's business is evidenced by her personal income, which was 20.25 times the national minimum wage in Ghana at the time of data collection.

The experiences of GEOs 1, 2, 3 and 11 demonstrate the extent to which the acquisition of management, functional, business and personal skills gained through QWDE can enable enterprise success.

With reference to the Key Competencies (Table 7), it can be interpreted that, while all the sample GEOs demonstrated the presence of elements of opportunity and strategic competencies, only GEO 1 demonstrated comprehensive opportunity and strategic competencies. This has enabled her to scale-up her business, and may explain why GEO 1 operates in the upper-tier of the urban informal sector (UIS). It is possible that the absence of comprehensive opportunity and strategic competencies could act as a constraint or be the deciding factor for GEO enterprises graduating from the upper segment of the middle-tier UIS (GEOs 2, 3 and 11) to the upper-tier of the UIS.

The analysis now shows the extent to which a lack of management, functional and business skills militate against business performance and sustainable self-employment.

6.7.2.3 Lack of business, management and functional skills and their impact on business performance

Data gathered indicates that GEO 4 did not gain any managerial experience before setting up her restaurant business. She states that, even though the restaurant was always full with customers, she did not manage to make any profit because she lacked functional skills in 'costing and pricing':

> "When I was at Madina, I did not have a fixed price for my food so anyone could buy…the cheapest of say, GHS1.50 [$1.06] would get customers a full meal so most of the time my restaurant was full of people…it looked like I was making a lot of money but I wasn't…." *GEO 4*

Essentially, her lack of the requisite management and functional skills resulted in her business operation not making profit, and hence not being sustainable from a financial perspective. After the collapse of her mini-restaurant, GEO 4 then went into a joint venture with a friend where she was responsible for providing an outsourced private catering service to Ghana Club House. She states:

> "……Ghana Club House is owned collectively by groups of people, and I was running only their restaurant as a business so I paid GHS 50 [$35] monthly rent to them; this was cheaper for me……I have a menu, and cooked both local and continental dishes, and sometimes if you place your order in time [in advance] for food that is not on the menu, I would provide it for them. I also took orders from them [customers] for funerals and other events, but the Club House was not open to the public [members only]…….I was struggling to make ends meet just running the restaurant, and I struggled to pay the rent…..it was the specific orders [customised orders placed by individual members] that helped me keep afloat, so after December just gone, I decided to close the business for a while". *GEO 4*

GEO 4's lack of analytic, decision making, costing, budgeting and business planning skills accounted for her not being able to undertake an appropriate study of the venture, in order to work out whether it was going to be viable and provide her with a decent income and sustainable employment. Upon appraising the failure of the venture, she said:

> "I did book-keeping, costing, and a little purchasing…the little that I learned at VE has helped, but if I had done costing more deeper [in-depth], it would have helped me even more……but I recognize that as my business grows, I would need a professional accountant because now I handle finances as I like, but I know I would need advice". *GEO 4*

A review of GEO 4's business failure provides suggestive evidence of the role that managerial, functional and business competencies play in terms of enterprise survival and sustainability. Even though GEO 4's advanced catering certification provided her with augmented opportunities for functioning, her lack of business, management and functional skills affected the survival and growth of her enterprise, which was 5 years old at the time of the research.

GEO 3's comments below point to her lack of management skills and how this presents a significant growth constraint to her business:

> "I didn't do management at school [VE]; all I know is what I got from the bank [previous employer].....That is poor management!.....If you don't get help on how to manage your business, then you will struggle; I get advice from the bank on how to manage things ……..I didn't know how I made profit, I didn't know how to manage a business, but as time goes on you learn from your experiences..." *GEO 3*

The comments attest to the fact that even though GEO 3 has technical and some business competencies, a lack of management experience threatens the medium to long-term survival of her business.

6.7.3 Job-Role Obstacles, Learning Opportunities, and the Development of VE Graduate Skills and Competencies

Job-role obstacles provide opportunities for the development of capabilities and functionings. Workplace obstacles can present the context for skills and capability development required to successfully develop an enterprise.

As outlined in the QWDD 'Description of Scale' (Table 6), workplace obstacles that are developmental in nature tend to relate to inherited problems, problems with employees and handling external pressure. GEO 7's comments have been

used to analyze and illustrate the development opportunities that can be obtained from workplace obstacles.

GEO 7 encountered workplace obstacles when she worked for Schweppes as Head of the staff canteen. The workplace obstacles were developmental because it required her to change work processes, as well as manage difficult staff that she had inherited. She states:

> "Some of the people I worked with were difficult…….the people I supervised in the canteen gave me problems - they said 'you think you've got a certificate so you can change things around here….we are older than you, and we were here before you came and things worked ok, you've started changing things around!' ….. I had to try to keep calm and cope with them…. I tried to diffuse their anger by telling them that everything will be ok since we were all learning. They [her assistants] liked short-cuts [doing things in an unprofessional manner]…" *GEO 7*

From GEO 7's comments, the obstacles she faced required her to develop relationship and conflict management skills as well as communication skills, which are essential skills for running an MSE. Her experience has strong resonances with GEO 2's story at the Japanese Embassy, in terms of how the need to overcome workplace challenges and obstacles have the capacity to present role holders with the opportunities and motivation for learning.

It is worth highlighting, however, that one's response to obstacles in the workplace is very individual, hence the way that individuals perceive and respond to workplace obstacles determines the extent to which they can be deemed developmental or counter-productive experiences. For this reason, the role of workplace obstacles as a development experience is a dimension that would need more detailed analysis in further research studies, and is beyond the scope of the current thesis.

6.7.4 Job-Role Support, Learning Opportunities, and the Development of VE Graduate Skills and Competencies

It is argued that support at work enhances VE graduates' self and social identity, self-empowerment and agency, which are freedoms that enable

enterprise development and sustainable self-employment. The developmental impact of workplace support is illustrated through an analysis of the workplace experiences of GEOs 3 and 11, who are considered in this research, as operating successful enterprises.

GEO 11 worked at Mahogany Lodge for 1 year. She worked under the supervision and tutelage of the head chef who was good at baking different types of bread. GEO 11 acquired formal and systematic skills relating to baking during this period, which provided her with technical competence and enhanced opportunities for functioning. She states:

> "The head chef was very good at baking different types of bread and I learnt a lot from him eg. peppermint seed bread… His pizza was 'special', the bread turned out very soft, unlike the pizza we usually buy outside [shops], and he used a lot of fresh local herbs……He often sent me into the garden to pick some for him and he would name differently spiced pizzas after hotel names like 'Mayfair pizza..'." *GEO 11*

From GEO 11's interview statements, it can be interpreted that the head chef provided best practice demonstrations, explanation and structuring of her experience by creating opportunities for observation, imitation, creativity and practice, which are vital elements to promote know-how and skills development (Nonaka 1991; Cornford and Gunn 1998). Through the workplace support provided by the head chef and the opportunity to practice skills acquired, GEO 11 gained explicit, as well as tacit, knowledge and skills. Tacit know-how tends to be deeply rooted in action, and consists partly of technical skills which tend to be informal and hard to pin down (Nonaka 1991). GEO 11's experience provided her with "socialization into the craft", and enabled her to develop key skills, which have in turn enabled her to provide unique or differentiated services to her clientele.

GEO 11 also trained and tutored at Speciality Cakes for 2 years, where she acquired skills relating to cake decoration, and specialized in wedding cakes. GEO 11's on-the-job experience at Speciality Cakes (which was supported by the proprietor and master cake decorator) provided her with the acquisition of the required tacit and explicit skills through 'learning by doing'. She comments:

> "I learnt how to decorate cakes in an unstructured manner [very creative way], and it was the lady who taught me how to decorate cakes [the tutor], that recommended I go for on-the-job training at Speciality Cakes to brush up on my cake decoration skills……I had to observe her [proprietor of Speciality Cakes] at work……I noticed that she always used pencil on greaseproof paper to trace designs from a cake decoration book before transferring that design onto the cake……but because I am good at art, I was able to do the designs free-hand which the woman [proprietor] was really impressed with. The proprietors then gave me all her wedding cake contracts to design and ice, while she herself concentrated on other special occasion cakes like birthdays……so I got a lot of practice here". *GEO 11*

GEO 11 was successful in converting the competencies gained in cake decoration into functionings in her own business. This is evidenced by the fact that, in March 2010 (first interview), baking and cake decoration represented about 80% of her business income. By the second interview in February 2011, cake decoration remained a key part of GEO 11's offerings, even though it had been overtaken by her mini-restaurant business. She states:

> "I still make decorated cakes but only to order. People come here to the 'container' and place their orders…. and they also collect them from here..." *GEO 11*

GEO 3, worked for three years at Glo Bank Catering Services, where she got a lot of guidance from the proprietor. She comments:

> "Glo [the proprietor] taught us [the trainees] as if we were her children……it was Glo who advised me to start buying cooking utensils, stocking them up for my future business". *GEO 3*

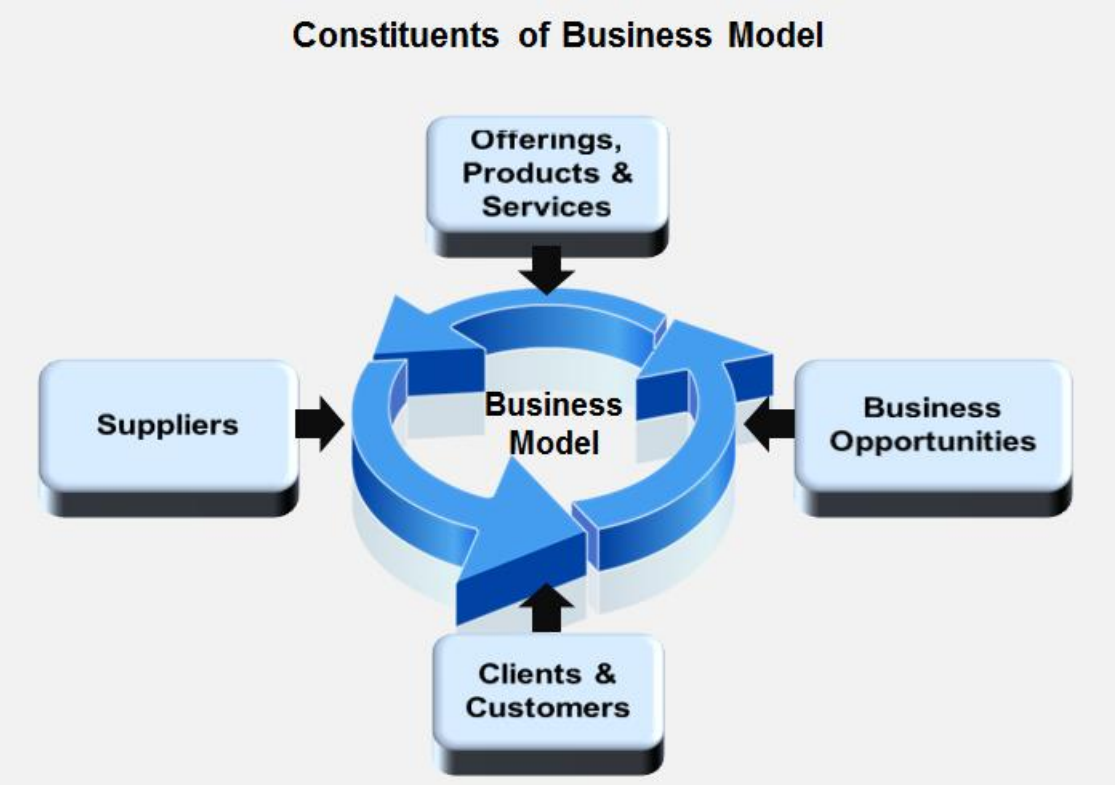
The outcomes of the coaching and mentoring that GEO 3 gained at Glo Bank Catering provided her with skills and competencies relating to understanding, meeting and exceeding customer expectations. The QWDE she gained also provided her with her enterprise business model which appears to be a derivative of the Glo Bank Catering model.

6.7.5 QWDE Provides Business Models for Sustainable Self-employment - Development Outcomes.

An enterprise's business model plays a significant role in determining business performance (Zott and Amit 2007). Essentially, a business model is a representation of business logic.

From the research data, the dominant constituents of a typical GEO business model include: Clients and Customers; Products and Services; Business Opportunities; and Business Suppliers. Constituents of the business model (Figure 6.7.5) play a role in explaining why some GEO enterprises have performed better than others.

Figure 6.7.5: Constituents of the GEOs Business Model



Source: Data Analysis. Based on Aziz and Mahmood (2011). "The relationship between business model and performance of manufacturing small and medium enterprises in Malaysia".

The analysis showed that GEO business models tended to be either replicated from businesses where they gained QWDE, or a combination of aspects from

various work experiences that they had acquired. Individual GEOs tended to adapt their business model to suit their particular circumstances. Some examples drawn from the research are presented below:

6.7.5.1 Customers and clients

GEO 3's business model and clientele is a replication of Glo Bank's Catering business model, albeit on a smaller scale. Glo Bank offered services to financial institutions providing business lunches and catering for large corporate events. GEO 3's business serves banks, offers corporate business lunches and caters for events. She said:

> "I serve 2 branches of the Barclays Bank, Phoenix Insurance, Atlantic Computers, and Comsic Ghana (only on Sundays)… Glo Bank serviced banks, political events, royal events and weddings ….I learned a lot about the business from Glo…..While at Glo I also worked for Global Apple Investments, and this is where I learned about the opportunities for starting a business……..Glo has helped me with my business ..... it's not what I learned at school (VE) that is taking place at Glo Bank ..... it's the skills and knowledge that Glo gave me of local and continental dishes that I use……The Glo Bank learning is what lies behind the success of my business… " *GEO 3*

As discussed previously in the analysis, the challenge GEO 3 has is the extent to which she has the acquired business, management, functional and personal skills to scale-up her business model, as has been successfully done by her previous employer.

6.7.5.2 Offerings, products, and services

GEO 10 was Head of Pastries while working at Celebrity Golf Club. The dominant business offering in her own enterprise is pastries for church events and corporate clients:

> "…..I attend church and provide all the pastries and cakes for church events…. I also have a long-term contract to provide pastries for staff lunches at a construction firm." *GEO 10*

GEO 6 tutored at SACS Catering for 2 years, and was a teaching assistant at AGIVOC for 1 year. GEO 6 has a small catering school where she trains girls to cook local and continental dishes:

> "…nobody taught me how to make teacher's notes, I read about it myself and watched what others [teachers] do, and now it has become part of me. So I learnt the details of the trade through work experience more than what I learnt at school [VE]……..When I started [the enterprise], I had a full class of 30 students but now I have competition - about 6 or 7 other schools in my area, so I have 12 students". *GEO 6*

GEOs 6 and 10, have both attempted to replicate the products and services of their previous employers. The extent to which they are able to successfully scale-up the replicated business model is a function of their capability sets.

6.7.5.3 Business opportunities

GEO 7 acquired knowledge of her business providing Shell and Mobil petrol station retail shops with pastries and cakes while working at Schweppes.

> "In my own business, I make pastries for Shell and Mobil which is now called Total …I got a lot of learning opportunities from my work experience at Schwepps. …I had a company driver and car to take me shopping for the kitchen, and it was during this period that I gained knowledge about the Shell and Total petrol station mini-markets, which my business now supplies with pastries" *GEO 7*

As a result of skills, as well as networks and relationships developed while working at the Japanese Embassy, GEO 2 currently provides customers with Japanese food to order and intends to make Japanese cooking a key part of her business in the future since she has access to a ready market.

> "……. I cook Japanese food to order. Recently, I got an order from a hotel at North Ridge and I catered for them with sushi and others….". *GEO 2*

The examples of GEOs 2 and 7, provide some evidence of the extent to which QWDE provides access to business opportunities, which can be leveraged for MSE development, providing GEOs with enhanced horizons of opportunity and functioning.

6.7.5.4 Business suppliers

GEO 7 has leveraged the suppliers she used at Schweppes for her business:

> "I got knowledge of the suppliers I currently use for my business from purchasing for Schweppes staff canteen. They even supply me with items direct to my house if I am unable to go to them…" *GEO 7*

As can be deduced from GEO 7's comments, suppliers are an integral component of the enterprise's value chain and play a critical role in enabling the enterprise owner to meet her clients' needs, thus enabling ease of functioning.

Several of the GEOs interviewed indicated that they use suppliers that they became aware of through their previous employment, and that the suppliers fundamentally enabled them to provide quality products to their clientele.

It can be seen from the Key Competencies (Table 7) that managing suppliers is a key competence for enterprise success. The fact that supplier relations developed through QWDE can be leveraged by GEOs in their own enterprises, providing them with enhanced opportunities for functioning, means that, in this research, the development of good supplier relations is deemed critical for enterprise success.

6.7.6 QWDE Providing Work-Related Networks and Relationships, Contacts and Clientele for Sustainable Self-employment – Development Outcomes

Another outcome of QWDE that requires some review is the relationship between enterprise development and access to networks.

Data from this study provides evidence that work-related networks, relationships, contacts and clientele provide essential social capital for the GEOs. Social capital can be broadly defined as "the actual and potential resources embedded in networking relationships that are accessed and used by actors" (Acquaah 2008). Skills and competencies, plus business model, cannot guarantee enterprise success without the right kind of social networks and

relationships (Sande 2002). Hence, it is a case of not just *what* you know, but also *who* you know, that is critical to enterprise success.

As illustrated in GEO 4's story below, while working at the Golden Tulip Hotel GEO 4's skill set and work-related network enabled her to start-up a small pastry business which grew, hence she decided to abandon paid employment to concentrate on her business full-time. GEO 4's work-related networks also enabled her to start a small bakery business after her previous enterprise collapsed as a result of being engulfed in a fire. The bakery business provided GEO 4 with the funds to build her business back up into a mini-restaurant. This point reinforces the fact that work-related networks and relationships gained from QWDE can provide GEOs with prospects of sustainable self-employment, since GEO 4 relied on her network and relationships to start and develop her new enterprise, providing her with a livelihood.

> "……when I was at the Golden Tulip Hotel, I had some people [customers] at Opeibea House – CSIR … I decided to bake bread and sell it to the few customers that I knew. The bread business grew and I was struggling to transport the bread to my customers, and the business became tedious and expensive…….but just before I stopped [left paid employment], I had acquired a shop at Madina which I rented... it was a mini-restaurant – 2 stores - and I used one as a kitchen and the other as a restaurant". *GEO 4*

The comments suggest that GEO 4 was able to withstand the shocks, threats and setbacks that she faced when her business burnt down because she had the networks and relationships gained from her QWDE to tap into, providing her with customers for her products and services.

Networks and work-related contacts have also arguably augmented the horizons of opportunity for GEO 2. With support and encouragement from the Japanese Ambassador in Ghana (her former employer), she now provides Japanese food as a small part of her enterprise:

> "….I provide Japanese food whenever there is a party at the Embassy" *GEO 2*

It has been discussed that QWDE provides experiential intelligence which, it is argued, is needed for the development of a successful MSE. The analysis now

highlights some factors that are thought to inhibit the VE graduates who undertook QWDE. That is, the factors that seem to constrain VE graduates from optimizing the learning and experiential benefits QWDE can afford.

6.8 Quality Workplace Development Constraints

The research seemed to point to two key factors that constrained the VE graduates from optimizing QWDE:

1. In terms of VE graduates' decisions regarding post-graduation employment: The analysis suggests that short-term income requirements seem to supersede future career and employment prospects; and
2. Marriage and reproductive obligations seem to supersede earning a decent income. This factor is discussed in detail in Chapter 7.

6.8.1 Short-term Income Supersedes Future Career and Employment Prospects

Narratives by GEOs 4 and 8 are used to form the basis for analysis under this section. After VE graduation, GEOs 4 and 8 worked for 4 and 5 star hotels respectively, in apprenticeship roles. They were employed in QWDE environments which provided them with the opportunity to fully develop the necessary technical skills to become full-fledged cooks if they had stayed in their roles for at least 3 years. If they had tenure of 7-8 years within the commercial kitchen environment, they could have risen to Chef de Partie or Restaurant Manager, which could have potentially, provided them with managerial, functional and business skills.

GEO 4's Story
GEO 4 gained the basic and advanced certification in catering. Post-graduation, she found employment with the Golden Tulip Hotel (a 4-star international hotel) in Accra as a trainee cook where she had the benefit of working under the head chef. GEO 4 was recognized by the hotel as best trainee cook for her year. While working at the Golden Tulip Hotel, GEO 4 started a pastries business which she operated on the side. Her catering business grew rapidly and after 1.5 years working with the Golden Tulip Hotel, she decided to leave paid employment to concentrate on her business.

GEO 4 operated her business from a prime location, but on unauthorized premises. Within a year of leaving her employment at the Golden Tulip Hotel, she was evicted from the premises by the Government who owned the land. The eviction resulted in the collapse of her pastries business. She was then able to find a job as cook at Analisa Hotel (a very small hotel) due to the fact that she had advanced certification in catering. After working at Analisa Hotel for a year, she left as a result of poor pay and conditions of service and joined SACs Catering and Cake Decoration school as a Tutor. She worked with SACs for 4 years then left and took up a catering instructor role with AGIVOC, where she had previously gained her vocational qualification. While working at AGIVOC, GEO 4 set-up a new catering enterprise.

After working at AGIVOC for 6 years, GEO 4 left to concentrate on the snacks business which she had been operating part-time. In addition to the snacks bar, she set-up a food stall business at the Accra central market. Within 2.5 years of leaving AGIVOC, GEO 4 faced another eviction from the premises where she was operating the snack bar, since she was again operating on unauthorized land.

GEO 4 then had to concentrate on her food stall business. Not too long after she suffered her second eviction, her food stall business was engulfed in a fire. She kept her insurance documents on the business property so that got burnt as well in the fire. Without the relevant documentation to prove insurance cover, the insurance company refused to cover her claim. This left GEO 4 without a source of employment or income.

GEO 4's friend and former colleague (a tutor from AGIVOC) loaned her some money, which she used to start a fourth business – a mini-restaurant at Madina, on the outskirts of Accra. The restaurant was well patronized however she could not break even because she did not know how to profitably price her services. She states:

"When I was at Madina, I did not have a fixed price for my food so anyone could buy…… the cheapest of say GHS1.50 would get customers a full meal; so most of the time my restaurant was full with people…… it looked like I was making a lot of money but I wasn't". *GEO 4*

The landlord of the premises from which she operated her mini-restaurant decided that he needed the premises back, which meant GEO 4 being forced to close the business down. Following the closure of her mini-restaurant, GEO 4 decided to go into partnership with a friend from her Church to run a Club House. After running the business for a while she had to close it down since she was "not making money" [profit]. It transpired that GEO 4 did not undertake any business feasibility research before agreeing to go into the Club House business.

GEO 4 now [2011] works from home, baking bread and supplying some corporate contacts she gained from her previous employment. Her business is 5 years old. She comments that the current challenges she faces relate to transporting products to her customers. She lives on the outskirts of Accra, Kasoa, and struggles to get her products to her customers who are in the central business district of Accra, which is about 20 miles from where she lives.

An analysis of GEO 4's story shows that her initial workplace experience, as an apprentice in the commercial kitchen, lasted 1.5 years. According to literature, and based on the evidence of other case histories in this research, GEO 4 would have required at least 3 to 4 years to qualify as a cook, within the context of a large commercial kitchen characterized by 3-5 Star hotel kitchens. In addition, she would have needed at least 3 more year's workplace experience to attain the chef, supervisory or managerial role. Based on information GEO 4 offered, she did not complete her apprenticeship training as a result of her departure to concentrate on her own enterprise. It is argued that this decision

was engendered by her short-term quest for income overriding career development. A decision which accounted for her not fully developing the technical skills needed to progress to the role of qualified cook. She states:

> "I left Golden Tulip because my snack bar was demanding, I had customers who regularly made large orders from me mainly pastries and pies….. such as 'Johnson and Johnson'…. I was contracted to provide them with lunch. It wasn't a fixed meal [menu], I cooked what they liked and at any given time they could change the menu. I served 18 people …." *GEO 4*

GEO 4's 'premature' departure from the Golden Tulip Hotel, probably cost her, not only the prospect of becoming a fully-fledged cook, but also the potential to progress her career to the supervisory and management levels, which could have provided her with the management, functional and commercial skills she required to run a successful MSE.

The strong internal labour market that operates within commercial kitchens in Ghana means that GEO 4 had no potential entry point back into the high-end hotel environment after she left to give her full attention to her enterprise. She stated that she had struggled to find jobs at the cook level within the large hotel environment due to the dearth of entry points above the trainee level. This meant that GEO 4 had to take employment with a small hotel, where she would not necessarily have the prospects for development as provided by her previous employer. She said:

> "I usually go for the bigger hotels [3-5 star]. I have applied to Holiday Inn, Best Premier Hotel and the unfinished Ambassador Hotel [it's not open yet]…. Holiday Inn and Best Premier I applied as a chef, but at Ambassador I applied as a cook…… I'm not a cook, I shouldn't have put that down but I don't know why I put 'cook'……. I read through some books and I adapted the information for my CV" *GEO 4.*

GEO 8's story has some resonances with GEO 4's.

GEO 8's Story
GEO 8 pursued basic VE training in catering. Upon graduation she initially worked in a high-end café for 3 months and then proceeded to undertake a traineeship with Labadi Beach Hotel, which is one of Ghana's premier 5-star hotels. GEO 8 worked with Labadi Beach Hotel for 1.3 years and then left and

took up a job as waitress with Papaye, a fast food restaurant chain since she could earn a higher income working as a waitress.

After working as a waitress for 8 months, she left due to illness. GEO 8 then took a job as cook with Roots Café, a mini-restaurant, for 1.5 years after which she left and joined Frankies, a Lebanese owned café, initially as shop assistant and subsequently as Head of Cake department and Supervisor. GEO 8 worked at Frankies for a total of 6 years and then left to set-up her own micro bread baking business, which she runs from her home. GEO 8 has operated her business for 10 years.

GEO 8 states that a major constraint for her business is that she does not own a vehicle for the distribution of the bread, and that this has impeded her business growth since she lives in a place which is very remote from her customers and the central business district.

It is argued that, if GEO 8 had stayed on at Labadi Beach Hotel for 3 - 4 years, she could have progressed to the role of cook. A further 3 years plus, could have provided her with prospects for promotion to the supervisory or managerial role. The managerial role could have provided her with the capabilities (managerial, functional, and business skills) required to run a successful MSE. Her comments suggest that short-term income needs and unfavourable working conditions played a role in her 'premature' departure from Labadi Beach Hotel:

> "…We [VE graduates] would like to work in top hotels [referring to 3-5 star hotels] but the proprietors don't treat us well. The hours and salaries don't correspond…" GEO 8

After leaving her employment at Labadi, GEO 8 took up a waitressing job at a fast-food restaurant, where she worked for 8 months. Interview notes suggest that when she wanted to return to working in the large commercial kitchen (3-5 Star hotel), she could not get in due to the strong internal labour market. Hence, she had to take up employment with the small-scale café and restaurant operators.

The stories of GEOs 4 and 8 suggest that a primary decision-making driver for leaving jobs which provided QWDE opportunities may be the pursuit of income and avoiding unsocial hours. This seemed to supersede the pursuit of skills development, and future career and employment prospects. Their stories suggest that there may not necessarily be a recognition amongst VE graduates who aspire to be successful MSE owners that tenure and responsibility within the QWDE context could provide them with a chance to operate a successful MSE in the future, hence sustainable self-employment. It must be made clear

to VE graduates that, in addition to technical skills, managerial and business/entrepreneurial skills and competencies are required to provide them with enhanced opportunities to function. It is argued that these skills and competencies are gained through working for at least 2 years in managerial and commercial roles within a QWDE environment, as was the case with GEOs 1 and 2.

Short-term income considerations, therefore, tend to be sacrificed for tenure in QWDE environments. The shortness of the tenure in QWDE placements then results in some VE graduates not optimizing their QWDE through the dimensions: job-role transitions, managerial and commercial related experiences, job-role obstacles and job-role support. QWDE has the potential to provide them with the capabilities (skills and competencies, networks and relationships, and business models) they need to run a successful enterprise and gain prospects for sustainable self-employment.

The second key factor which seems to constrain VE graduates optimizing QWDE prospects relates to cultural perceptions regarding marriage and women's reproductive obligations. This factor is discussed in detail in the gender-specific section of the analysis in chapter 7.

The analysis now explores the extent to which QWDE affects the performance of GEOs and their enterprises within the context of the urban informal sector (UIS) in Ghana. The analysis illustrates the placements of GEO performances in the UIS, using the Enterprise/Entrepreneur Life Cycles model Figure 6.9.(a) (Palmer 2007a), and the Typology of GEO/Enterprise growth profiles Figure 6.9 (b) (USAID, 2005). The placements are based largely on the enterprise owner's business and personal incomes, and the owner's capability to scale-up her business model.

6.9 Analyzing Sustainable Self-employment Prospects for GEOs

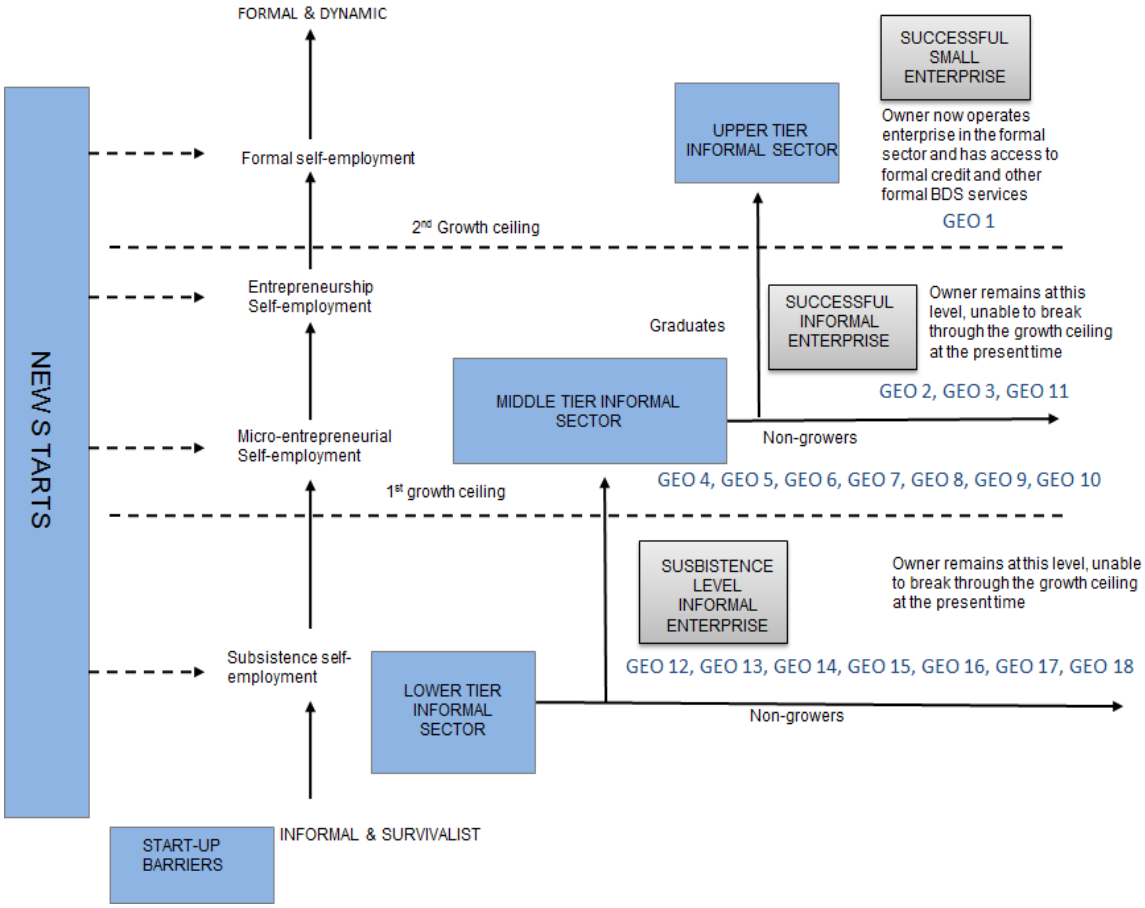
The Enterprise and Entrepreneur Life Cycles (Figure 6.9 a) below, show where the GEOs in the research operate within the UIS. Without QWDE, the GEOs tend to operate at the survivalist/lower-tier of the UIS. This finding is consistent

with literature, which asserts that prior industry experience results in access to industry knowledge and routines, which, in itself, provide market entrants with competitive advantage. As previously discussed, GEOs with QWDE are potentially able to directly apply previous knowledge, networks and routines to their new business. Such industry-wide and industry-specific knowledge is important to business success (Baum et al. 2001). GEOs without QWDE tend to operate at the survivalist/subsistence end of the UIS continuum because the skills entry requirement at this level is basic proficiency. At the subsistence level, there are no entry barriers thus leading to market saturation, low income and profits. As shown in the research, the subsistence nature of the UIS lower-tier renders problematic the prospects of GEOs who operate at this level gaining sustainable self-employment.

The GEOs who have obtained operational level QWDE tend to acquire technical skills and competencies, which enable them to operate in the lower segment of the middle-tier of the UIS, referred to as micro-entrepreneurial self-employment. However, the lack of management and/or business skills, militate against the GEOs being able to scale-up their businesses.

The study also suggests that GEOs who have QWDE and gained some business, management and enhanced functional skills are able to graduate to the upper segment of the middle-tier UIS, referred to as entrepreneurship self-employment. It is argued that these GEOs have a scalable business model and the required networks and relationships which could give them the potential to graduate to the upper-tier of the UIS, where they would operate as successful small enterprises referred to as formal self-employment. In placing the GEOs in Figures 6.9 (a) and 6.9 (b), the findings are shown to be consistent with previous research, which posits that the acquisition of requisite skills and competencies are the most critical factors that ensure the success of new business ventures, hence sustainable self-employment (Ahmad et al. 2010).

Figure 6.9 (a): Urban Informal Sector Enterprise and Entrepreneur Life Cycles



Source: Data Analysis.

MSEs face an even greater challenge when they move from the start-up to growth stage (Liedholm 1998; USAID 2005; Ahmad 2010). Findings in this research show that GEOs face a strategic inflection point which represents a time in the business when its fundamental operation changes. The critical challenge for GEOs seems to be a case of whether they have the business, managerial and functional skills to move the business through the various growth stages. GEO 3, who operates at the entrepreneurship self-employment level, highlights her lack of management and business skills to scale-up her business:

> "When we get orders that we are not confident with, I expect my former teachers to be able to supply me with answers and support" *GEO 3*

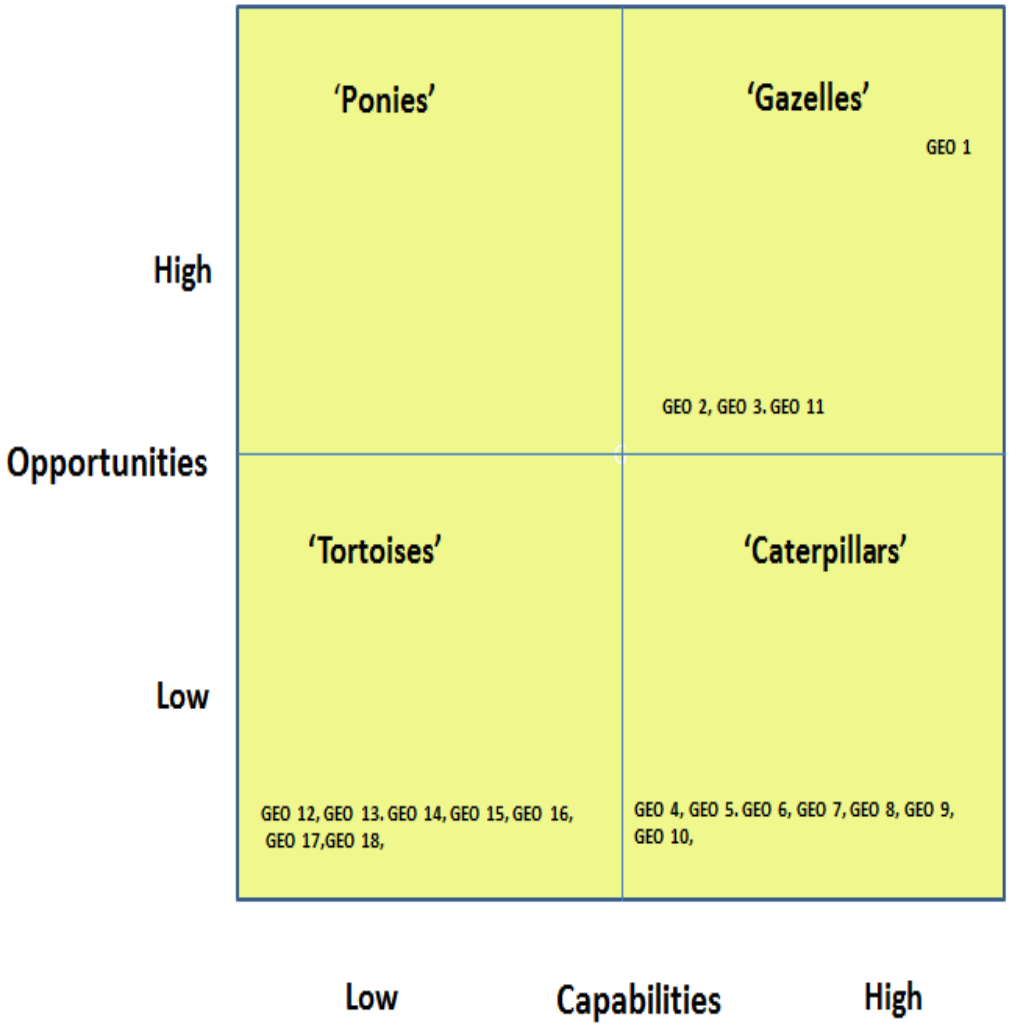
"I didn't do management at school [VE]; all I know is what I get from the Bank [previous employer]…That is poor management. I didn't know how I made profit, I didn't know how to manage a business, but as time goes on, you learn from your experiences …" *GEO 3*

"I expect AGIVOC [VE provider] to help us promote our businesses by trying to get graduates some government contracts, such as the Feeding Programme …." *GEO 3*

GEO 3 comments on how a lack of business and management skills presents a growth challenge for her business:

"If you don't get help on how to manage your business, then you will struggle" *GEO*

Figure 6.9 (b): Typology of GEO/Enterprise growth profiles



Source: Data Analysis.

The GEOs who pursued the catering VE certification, and undertook QWDE, tend to have wider opportunity horizons compared to those who pursued the dressmaking VE certification, or had pursued catering but had not gained QWDE.

The research analysis suggests that the GEOs who had gained more than 3 years QWDE and also had managerial and functional skills, and commercial experience tended to have monthly incomes in excess of GHS 3,000 ($2113) and personal incomes which were more than 8 times the basic minimum wage. These GEOs are classified in this research as 'Gazelles'. GEOs 2, 3 and 11 are classified as 'constrained' Gazelles since they did not necessarily have the required managerial and functional skills, commercial experience or business model to scale-up the second growth ceiling, which would migrate their enterprises from micro to small enterprises (see Figure 6.9 a). For this reason, GEOs 2, 3 and 11 are placed at the bottom of the 'Gazelles' quadrant (Figure 6.9 b). GEO 2 demonstrates some management and functional skills, however, scaling-up her micro-enterprise into a small enterprise may be problematic since she lacks the business skills required to develop and grow her business to that level. The majority of GEO 2's work experience was gained in the private kitchen of the Japanese Embassy in Ghana, so she has never worked in a commercial setting.

GEOs 4 – 10 are considered in this research as 'Caterpillars', and this is because the QWDE they gained has been at operational level. It is argued that the Caterpillars lack the requisite management, functional and business skills to scale-up their businesses.

GEOs 12 – 18 are considered 'Tortoises', or survivalist businesses. It is argued that the lack of QWDE has resulted in Tortoises not having the requisite capabilities to manage and grow their enterprises. This means that Tortoise MSEs are developed using the basic skills and competencies the GEOs gained from VE and the technical and functional skills gained from training with a mastercraft person (MCP), which is usually unstructured and cannot be compared. Tortoises, therefore, are considered to lose out on gaining skills and

competencies, business relationships and networks and business models, which they could have gained from QWDE to help them grow their enterprises. They include the dressmaking GEOs and the catering GEOs who did not undertake QWDE. For this reason, Tortoises/survivalist enterprises fail to provide their owners with sustainable self-employment and economic self-sufficiency.

6.10 Conclusion

Chapter six has provided a review of the findings and analysis relating to the factors that determine whether vocational education (VE) in the feminized/domestic trades in Ghana leads to employment, and subsequent sustainable self-employment, in the urban informal sector (UIS) in Accra. The analysis suggests three main factors for VE participants to consider:

1. Trade pursued,
2. Advanced certification and post-graduation specialized training pursued, and
3. Quality workplace development processes and outcomes.

The research argues that the three main factors are necessary for VE graduates to gain and develop their skill sets and capabilities, leading to enhanced prospects for employment and subsequent MSE development. This in turn leads to the achievement of economic self-sufficiency, agency, self and social identity, self-empowerment and enhanced opportunities for functioning.

To address the inherent challenges associated with VE in the domestic trades in Ghana, the research proposes a 'VE Ecosystem Model' consisting of a central national skills database targeted at addressing the VE supply and demand mismatch. This is supported by the strengthening of relationships and linkages between principal VE stakeholders and actors, which includes COTVET (who have responsibility for VE strategy and policy in Ghana), VE providers, industry and employers, informal sector trade associations, business development services and government.

The individuals who pursued VE in the catering trade seemed to be able to find work that provided QWDE, whilst those who pursued dressmaking struggled to find post-graduation employment opportunities, and thus had no prospects for QWDE. The analysis also suggests that, where graduates pursued advanced certification and specialized training, it provided them with enhanced or augmented opportunities for functioning.

The developmental dimensions of QWDE that provide VE graduates with enhanced opportunities for functioning include: job-role transitions; managerial and commercial experiences; obstacles within the role which presented opportunities and motivation for learning; and support provided for role holders through coaching, mentoring and supervisory support. The development dimensions are, therefore, instrumental forces which help VE graduates develop the relevant skills and competencies, network and relationships, and business models that are sine qua non for sustainable self-employment.

The analysis suggests that job-roles for catering VE graduates at the lower level of the Kitchen Brigade hierarchy provide role holders with the opportunity to develop technical skills. As role holders progress to the level of Chef de Partie, Sous Chef, Catering Manager and Executive Chef, the roles afford them the opportunities to develop managerial, functional and business skills. These skills are suggested to be crucial for the development and success of MSEs in this research.

The development process and progression from apprentice to the status of cook takes between 2 and 4 years, and the managerial experiences gained through progression to catering manager and chef roles typically takes 7 to 8 years, within the context of the large commercial kitchen (3-5 Star hotel) in Ghana. A key consideration of the development process for catering VE graduates is the link between tenure and responsibility in terms of QWDE. Graduates who persevere in QWDE (at least 7 years within the context of the commercial kitchen) could arguably receive the full benefit of it - leveraging business networks and business models and being potentially equipped (skills and competencies) to operate a successful MSE.

The findings suggest that the VE graduates need to develop management and business skills in addition to technical skills to successfully run and develop their micro-enterprises. Management and business skills are typically gained through acquiring managerial and commercial experiences. To be successful in running an MSE, the VE graduates need to have gained prior work experience in managing customers, competitors and suppliers. More specifically they need to be able to manage external client pressures, which involves possessing an understanding of clients' needs and requirements, and commercial realities. This development process provides the graduates with strategic and opportunity competencies, which are critical for running a successful MSE. The level of QWDE attained by the GEO determines the position, performance and potential growth prospects of her enterprise in the UIS.

On the basis of the analysis, it is argued that, for feminized/domestic trades where VE graduates have no or limited QWDE (dressmaking), GEOs tend to have underdeveloped capabilities and opportunities resulting in them being stuck at the lower tier of the UIS and unable to scale their enterprises past the first growth ceiling. Hence operating subsistent or survivalist micro enterprises which provide limited prospects for sustainable self-employment. For the catering trade, where graduates undertake QWDE in operational/technical roles, the graduates typically operate in the UIS lower middle-tier (micro-entrepreneurial self-employment). However, they tend to struggle to scale-up their enterprises into successful informal enterprises (upper part of the middle-tier) due to their lack of the requisite capabilities (managerial, functional and business skills) and opportunities (business relationships and networks and business model) needed to run and grow their enterprises.

The GEOs who gain operational, management and commercial experience, tend to possess the capabilities and opportunities which enable them to operate at the upper end of the UIS middle-tier (entrepreneurship self-employment). In addition, where they acquire the relevant technical, management, functional and business skills through QWDE, it provides them with prospects to break through

to the UIS upper-tier, and into the successful small enterprise sector (formal self-employment).

Despite the significance of QWDE for VE graduates to gain the requisite capabilities for employment and sustainable self-employment, the analysis identified two key factors that seemed to pose a constraint on VE graduates fully participating in and benefiting from QWDE. First, the suggestion that short-term income requirements supersede future career development prospects and second, marriage and reproductive obligations seem to supersede earning a decent income. These factors seemed to militate against VE graduates optimizing the prospects they could have in gaining QWDE.

The next chapter discusses the findings and analysis regarding the gender-specific factors which affect the enterprises owned by VE graduates. It specifically explores the gender constraints to GEO enterprise development and growth within the context of the urban informal sector in Ghana.

CHAPTER 7

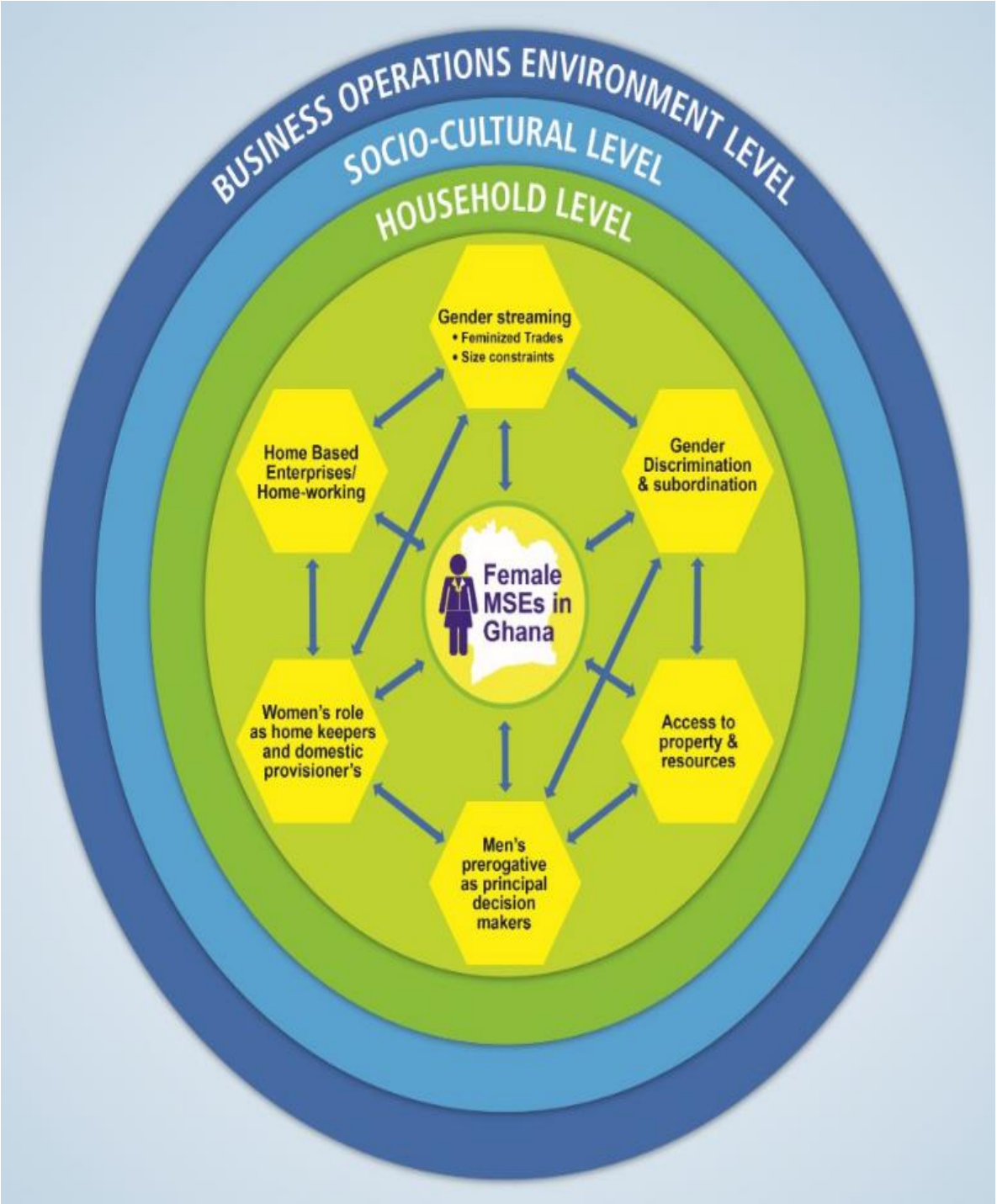
FINDINGS AND ANALYSIS

What are the gender-specific factors that constrain female micro/small enterprise (MSE) operators in the feminized/domestic trades, within the context of the urban informal sector in Accra, Ghana

7.0 Introduction

The findings and analysis in Chapter 6 focused on the links between VE and employment and future sustainable self-employment. It suggests that post-graduation quality workplace development experience (QWDE) is critical to providing VE graduates with the requisite capabilities and opportunities for future sustainable self-employment. Chapter 7 provides the findings and analysis for the gender-specific factors that constrain GEOs' development and growth. The chapter identifies some challenges that plague VE in the feminized/domestic trades specifically, and offers some proposals for policy consideration, and further investigation into enhancing VE as a vehicle for employment and development.

Figure 7.0: Gender-specific constraints affecting women's MSE growth in Ghana



Source: Data Analysis

Figure 7.0 above uses gender as a lens for constructing an analysis, through which the issues that impact GEO participation in economic activity are

explored. In order to understand the constraints that affect female-owned MSEs, it is imperative to undertake a multi-level analysis of the independent variables that affect women's participation in business, such as the economic context, the business environment, political freedoms, infrastructure and cultural norms (Bullough and Abdelzaher 2013: 43). As shown in Figure 7.0, gender-specific factors which constrain female-owned MSEs in Ghana are multi-dimensional and operate broadly at three levels, namely:

1. Household level factors, which include gender streaming, feminized/domestic trade constraints, gender discrimination and subordination in the household, and women's dual role as home-keeper and family or domestic 'provisioner';
2. Socio-cultural level factors, such as property rights and access to resources (which are replicated within the household); and
3. Business operating environment level, which relates to the financial, legal, institutional, and economic context, including business factors such as lengthy registration license or permit processes, weak property rights, and a lack of information on formalization processes.

It must be mentioned that these constraints typically affect all MSEs, however gender-related constraints seem to reinforce them.

Household, socio-cultural and business operating environment constraints affect MSE opportunities and capabilities which, in turn, affect all MSE survival and growth prospects (USAID 2005: 5). The business operating environment and socio-cultural constraints of GEOs present macro-level constraints to MSE growth which tend to play out at the household level. Socio-economic and contextual factors reinforce gender differences in entrepreneurial activity, hence the GEOs household and family contexts are used as a basis for analysis. As such, GEO cultural norms and societal expectations are explored, since they pose challenges for female enterprise owners that are different to those of their male counterparts.

The findings and analysis then builds on the premise that enterprise development or entrepreneurship is socially embedded (Davidsson 2003; Steyaert and Katz 2004). In line with this premise, and for a credible understanding of women's entrepreneurship in Ghana, it is critical that the norms, values and external expectations of 'womanhood' within the Ghanaian context is addressed. To clarify some of the GEO gender issues raised in this analysis, the academic frameworks of Gender Role Socialization (GRS) and Domestic Ideology are employed. It is argued that, within the context of the household, GRS culminates in gender division of labour and gender discrimination.

Figure 7.0 suggests that gender-specific household level factors constrain GEOs in direct and indirect ways, which they display as, and through:

1. Gender role socialization, the gender division of labour and domestic ideology, resulting in Ghanaian women from poor households being 'streamed' into trades that are seen as feminized/domestic and construed as being compatible with women's reproductive roles.
2. Gender streaming culminates in women from poor households being 'pushed' or 'pulled' towards the domestic trades as a means of enabling them to combine their gendered reproductive obligations with earning an income, in order to meet their domestic provisioning responsibilities.
3. The feminized nature of the enterprises run by the GEOs, and the fact that the majority of GEO enterprises tend to be home-based (to enable the women to meet their reproductive and home-keeping obligations) result in the GEO enterprises typically operating at the micro-enterprise level, and being smaller in size. The enterprises tend to stagnate at the micro-enterprise level and usually have limited to moderate growth potential.
4. Women's gendered role obligations as home-keeper and domestic provisioner tend to act as enterprise constraints. This may be due to the impact their gendered role responsibilities have on the time, mobility and

financial resources that are available for the growth and development of their enterprises.

5. Gender discrimination and subordination is an outcome of GRS, which tends to reinforce patriarchy and men's prerogative as principal decision-makers in the household. It restricts women's access to property and resources within the nuclear and extended family. A lack of access to property and land, which can be used as collateral for credit, also constrains women's access to the credit required for enterprise development.

7.1 Gender Streaming and Feminized/Domestic Trade

Ghanaian customs and social norms often define the activities poor women can engage in, imposing restrictions on mobility or engagement with the outside world. The research argues that the GEOs studied were 'pushed' or 'pulled' towards feminized trades by their families. This view is consistent with the argument that traditional gender differences in socialization culminates in the gender division of labour in the family, and may disadvantage women from poor families in accessing education. Women may be streamed towards certain types of education, career, and occupational 'choices', which are geared towards maintaining and reinforcing gendered role obligations within the household and family (Mayoux 1995: 20).

For instance, GEO 11 wanted to pursue a career in visual arts, but her father persuaded her against this career path and asked her to pursue vocational education in catering. GEO 12 wanted to become a flight stewardess, however her father also persuaded her against this career path and advised that she pursue vocational education in catering. Some GEOs commented on the extent to which gender streaming within the context of the household influenced their career choices:

> "I did not intend to do catering but my mother encouraged me to do it, and then I found out that I was interested in it. I wanted to become an accountant". *GEO 6*

> "I went to Mfantsiman secondary school for 3 years and I excelled in home science, but my dad's friend Mrs Ankrah, advised my dad to send me to vocational school where I would get better qualifications to enter Ghana Airways Catering – that's how I ended up going to vocational school". *GEO 4*

> "My mother encouraged me to attend Vocational Education. I think she realized that, as a child, I was fond of playing with sand and water pretending to cook, through that she decided I had to go to vocational school". *GEO 1*

The GEO comments above highlight that household influences tend to steer poor women towards the typically 'female' careers, such as catering, dressmaking and hairdressing. Parents or guardians steer their wards to pursue the feminized trades, as a means of preparing them to meet their traditional gendered role obligations, within the context of the household and family (this point is discussed in detail later in this chapter). The GEO comments suggest that GRS, the gender division of labour and domestic ideology within the Ghanaian context tends to channel poor women, in particular, into gender stereotypical career paths, such as catering, dressmaking and hairdressing, which are seen as compatible with their current and future gender role obligations.

Gender streaming in the Ghanaian context, therefore, prevent girls and women from accessing opportunities to train in the more masculine-perceived "hard sciences", such as engineering and carpentry or joinery. The streaming of women towards the domestic trades results in women being excluded from certain markets or trades on the basis of their gender. Even where exclusion is not explicit, women can be subject to constraints on their mobility outside the home due to their gender role obligations, hence the need to operate home-based enterprises.

The next section takes a closer look at other household and socio-cultural level factors that constrain the growth of enterprises owned by women in the feminized/domestic trades in Ghana. These include:

1. Women's gender role obligations as homemakers and domestic provisioners, and their impact on the development of GEOs' enterprises (including a discussion on home-based enterprises).
2. Men's prerogative as principal decision-maker in the household, and its impact on the development of GEOs' enterprises.
3. Gender-based discrimination within the household and family, and its impact on the development of GEOs' enterprises.

7.2 Women's Gender Obligations as Home-keepers and Domestic 'Provisioners', and the Impact on the Development of GEOs' Enterprises

Table 8: Priority Grid for GEOs

	PRIORITY RANKING	TOP PRIORITY	TOP TWO PRIORITY	TOP THREE PRIORITY
Children and Upkeep of Home	1	62.5%	75%	100%
Religious Obligations	2	18%	45%	54%
Commitment to Marriage/Getting Married	3	9%	36%	45%
Personal Health & Well-Being	4	9%	18%	36%
Business Success	5	9%	18%	20%
Social Standing/Status	6	9%	9%	9%
Extended Family/Friends	7	-	-	-

Source: Data Analysis

The priority grid above is based on a questionnaire that GEOs completed, and provides evidence of the pre-eminence of GEOs' reproductive, domestic provisioning, and marital obligations in relation to other responsibilities they have. Not only are they paramount, but they seem to define the type and range of activities that the GEOs, and by extension women in Ghana, engage in within the informal market place (Chamlee-Wright 1997: 102). The priority grid reinforces the argument made earlier, that 'womanhood' in Ghana is defined by a woman being married, bearing children and meeting her reproductive, home-

keeping and domestic provisioning obligations. It can also be seen from the priority grid that "religious obligations" (Christianity, Islam and African Traditional Religion are the dominant religious beliefs in Ghana) are rated highly among the GEOs. The religious beliefs in Ghana reinforce marriage, child-bearing, reproductive, home-keeping and domestic provisioning as the pillars of womanhood (Amoah 1991; Dolphyne 1991; Kyei 1992; Ampofo 2001). The three main religions also reinforce patriarchy and men's prerogative as principal decision-makers within the context of the household and family (discussed later in this chapter). Some interpretation can therefore be made by studying the GEO priority grid to ascertain the extent to which the gender role obligations of women relating to marriage, child-bearing, reproductive, home-keeping and domestic provisioning are prioritized over the running and development of GEO enterprises.

The interviews and conversations with GEOs suggest that there is no element of choice between bearing children, and earning an income to provide for the day-to-day needs of the household. The Ghanaian woman is expected to bear the burdens of both (Chamlee-Wright 1997: 102).

> "After having my baby, it was difficult to leave him at home to go out to work, therefore I started my own business". *GEO 1*

> "……I got married and things got more difficult for me to work …. especially when the children came along so, for my convenience, I decided to stay at home and sew, so that I can look after my family". *MCP Dressmaker*

> "I try to plan and manage my enterprise with my home affairs. If I know I am going to be very busy, I organize to knead my bread and leave it for proofing……then it doesn't clash with other things [domestic responsibilities]…I arrange my business around my home activities" *GEO 8*

Based on the priority grid and comments such as those made above, it is apparent that the GEOs have been successfully socialized to put their marriage and reproductive responsibilities above all others, and to see themselves as better suited to the role than men (Gaskell 1992). All the GEOs in the research who gained QWDE left the paid employment they were engaged in once they

married or started having children. Conversations held with them suggest that they decided to leave paid employment to pursue self-employment to enable them to fulfil their reproductive obligations. This action taken by the GEOs confirms the notion that, in Ghana, a woman's reproductive responsibilities are paramount and therefore, working outside the home becomes a secondary issue (Dolphyne 1991; Kyei 1992).

This finding is congruent with socialist feminist arguments, which highlight that motherhood, the gender division of labour and the expectation that women perform all or most of what constitutes reproductive work (labour associated with birth and raising of children, and other domestic tasks, like cleaning and cooking, which support human life) take priority. The socialist feminist argument posits that this position tends to deny women the capacity to fully participate in economic activity outside the home (Hochschild 2000; Hooks 2000).

The findings in this research, support the notion that women who own enterprises tend to place the needs of their families well ahead of the needs of the enterprise. This suggests that women tend to face asymmetric rights and obligations with regard to their reproductive role, which can limit their mobility and burden them with inordinate and disproportionate household responsibilities (Simeon Nichter and Lara Goldmark 2005: 16) which can constrain the development of their MSEs. As discussed in chapter 5, the 2008 Ghana Living Standard Survey shows that, compared to men, women spend a higher proportion of their time on domestic tasks, such as cooking, caring for children, washing dishes, cleaning and washing clothes. Female time workloads are estimated to approximately 15-25 per cent higher than those of males. The gender division of labour in the household stems from the fact that, within most Ghanaian societies, reproductive workloads are seen as the traditional preserves of women. Evidence from this research suggests that, in particular, the role of the GEO as home-keeper makes a significant demand on her time, in terms of the time spent on reproductive work, compared to time spent on developing her MSE. For instance, according to Ghanaian custom, a married woman is expected to take care of her husband's meals personally, even

though she may have house-help (Oppong and Abu 1987; Azumah 2005: 248). Consider the following GEO comments:

> "…My children are grown up now, so I don't have many problems……My husband leaves me to do my own thing, he doesn't interfere with my business, but I make sure his food is ready at all times" *GEO 1 (When I arrived to interview GEO 1, even though we had a mutually convenient pre-arranged appointment, she was actually in the middle of preparing food to be taken to her husband's office for lunch time, so I waited for this duty to be performed before we started the interview).*

> "I always try to ensure my husband's food is ready before I do anything concerning my business..……I keep my house clean, I have to tidy up at midnight, sometimes, so that I am free in the mornings to do something else. If I don't feel well, I manage to get my house duties done in small chunks, so that I can have rest pauses". *GEO 8 (During the interview, GEO 8 was actually reprimanded by her mother for spending time engaging in the interview process which was construed as unproductive in her mother's eyes).*

The obligation of Ghanaian women to cook the traditional evening meal (which is a lengthy and involved process) for her husband every day (Kyei 1992), as attested by GEO 8's comments, represents a significant drain on a woman's time (Chamlee-Wright 1997: 124). Interviews were often delayed because GEOs were in the process of cooking their husband's meals. The close association between cooking and marital sexual relations makes it inappropriate for a Ghanaian woman to depend on anyone else to cook for her husband (Kyei 1992; Clark 1994). It is considered culturally and socially unacceptable for a married Ghanaian man to be found in the kitchen cooking (Dolphyne 1991; Ampofo 2001). The inordinate amount of time that women spend, compared to men, on household activities constrains the time they have for managing and developing their enterprises. Consider the following GEO statements:

> "I cook family meals between 4 – 5pm everyday while my mother looks after the business" *GEO 5*

> "Sometimes life is difficult to juggle …when school finishes, I go home, feed the kids and bring them back to work with me……At 3pm daily, I go home to prepare family meals which is to be ready by 5pm. At 6pm I am back at work. Home is very close to

> my shop. My husband gets home at 7pm, therefore I have to bring the children (4 & 6 years) back to work because there is no one to look after them". *GEO 14*
>
> "I have 3 young children, I get them ready for school in the morning.. and after school I have to go home to sort them out and cook the evening meals, then return to the business at about 6pm" *GEO 2*
>
> "I have to cook family dinner every day and this clashes with my work, therefore I try to cook the meals in the afternoon when business is quieter". *GEO 12*
>
> "Normally when they are small [referring to children], that's when you get problems affecting the business……" *GEO 1*
>
> "I wake up at between 5 and 5.30am each morning, then I sweep and tidy my shop (sometimes I do this in the evening) then I sweep my home, the compound, then I get the children ready for school (bathing, uniform, breakfast and lunch boxes); then the car takes them to school, then I get ready for work.... my home meals I cook at the weekend and freeze, so I only have to cook some (fresh) rice or yam or whatever it is we decide to eat…… …Because I work from home, I have to cook meals, washing and customer service all at the same time…" *GEO 8*
>
> "Cooking family meals interferes with my work, particularly when I am trying hard to meet tight deadlines" *GEO 17*

It can be interpreted from the GEO comments that there are considerable time management challenges posed to these women in their attempt to combine their reproductive obligations with managing and developing their enterprises. The time management challenges also present constraints in terms of the GEO's ability to network, or travel to meet suppliers or potential clients (Marcucci 2001: 24).

> "When my children were young I had problems working …when they were sick for instance, …but my job sometimes takes me away [from home]. For instance, a funeral in a village could take me away for three days……even though my mother is there [for support], I did not like to take on the job, and therefore I would lose out … *GEO 4*

GEO 4 comments on the extent to which her reproductive obligations have impacted on her ability to take on contracts, such as catering for funerals, in spite of the potential to gain further business income and acquire business

networks. Essentially, GEO 4's reproductive obligations have acted as an enterprise growth constraint. The findings suggest a general consensus across key informants regarding the extent to which juggling their reproductive obligations with running their businesses has become an enterprise development constraint. Time constraints due to GEOs reproductive obligations not only puts restrictions on enterprise development and growth, but consequently puts limits on the type of experiential learning available to them.

Another barrier to female GEO's enterprise development and growth is posed by their gendered domestic provisioning responsibilities, which pose a financial constraint on them. Ghanaian women, culturally, tend to set-up micro-enterprises as a means of crafting new ways of working to fulfil their reproductive obligations, which includes being able to take care of the day-to-day expenses of the household (Chamlee-Wright 1997: 122). In the Ghanaian urban context, the husband traditionally provides a financial allowance called "chop money" which is often not substantial enough to meet the needs of the family. For this reason, many women need to secure an independent income to be able to cater for the day-to-day reproductive needs of the household. The woman's ability to meet her full reproductive obligations defines her womanhood in society.

A woman's role within the home as a domestic 'provisioner' results in a significant amount of her financial resources being devoted to the needs of the family, at the expense of the development and growth of her enterprise. From the interviews and conversations, the primary objective of the GEOs' enterprises was to earn an income to address the needs of the household rather than to become rich, successful or have power. Business income tends to be used for servicing the needs of the family (domestic provisioning), such as meeting shortfalls in "chop money" and any urgent household survival needs, rather than being reinvested for the growth of the enterprise. Hence, the GEO's enterprise tends not to exist in its own right, but exists for domestic provisioning purposes. The following comments underscore this point:

> "…. Because he [her husband, who is a mature student] is paying two lots of fees (ie his own and his children's), … I have to support my immediate family needs and sometimes the kid's school fees…These payments affect my business income because the money that is supposed to be reinvested is not". *(GEO dressmaking)*
>
> "I pay almost GHS 1,100 [$775] school fees per term… My daughter loves fashion, I have to buy fancy clothes and I pay GHS 5 [$3.5] per day for her lunch" *GEO 6*
>
> "VE has helped me. I am happy I don't have to rely on my husband for everything. He pays my son's fees, but I am satisfied and thank God that I can work to support my son at university with provisions and other things…" *GEO 10*

The comments made above provide an indication of the extent to which women are expected to deploy finance from their businesses to support household needs, such as food, children's school fees, clothing and any other payments or provisioning relating to the education of their children.

The centrality of a GEO's enterprise for domestic 'provisioning', and their role as the family's day-to-day "survival strategist", results in business income being used to meet immediate family needs, hence stifling their enterprises of crucial investment needed for expanding its operations. The GEOs' narratives suggest that they make a significant contribution to household expenditure, and that they tend to spend their income on general household needs, rather than using the money to address their personal or enterprise needs. The priority grid (table 8) shows that GEOs prioritized the "needs" (including financial) of their household over those of the enterprise. This results in women's enterprises stagnating and being placed in a vicious cycle of low investment and low growth, as is the case with majority of the GEO enterprises in this research.

There seems to be a lack of trade options that offer high earnings and enable women in Ghana to effectively combine their reproductive roles with income earning activities for domestic provisioning purposes. Hence ownership of domestic trade MSEs by women comes largely out of necessity. This makes self-employment a viable option for poor women in the absence of alternative employment options to provide for, or supplement, household incomes.

The evidence provided so far suggests that both the time women have available to service their enterprises, particularly those with young families, and the use of business income for the upkeep of the family, act as significant growth constraints for the research group. It is argued that GEOs' (and by extension female Ghanaian MSE owners) tend to employ a business strategy that is informed and framed by their reproductive responsibilities and domestic provisioning obligations.

7.3 Home-based Enterprise as an Enterprise Growth Constraint

> "Because I work from home, I am able to multitask, looking after the children and working at the same time. I arrange things so that my husband's food is ready when it should be, and sometimes I have to stay up late into the night to get customers' items finished on time". *(MCP Dressmaker)*

The comments made by the Master Craftsperson (MCP) above are consistent with the reality of most of the GEOs in the research. The majority of the GEOs operate their enterprises from their homes or very close to their homes. Home-based enterprises enable GEOs to combine earning an income with their reproductive and domestic responsibilities. It can be argued that homeworking enables women to resolve the inherent conflicts, or contradictions, between women's socially defined roles as wives and mothers and their need for an independent income to enable them to fulfil their domestic provisioning obligations. GEO 8's comment above "…because I work from home, I have to cook meals, washing and customer service all at the same time…" explains how homeworking enables her to juggle her reproductive responsibilities with earning an income.

However, women's home-based enterprises present enterprise growth constraints which include:

1. Access to clients and markets.
2. Reproductive activities making heavy demands on the enterprise owner's time, and adversely affecting time dedicated to running and developing the enterprise (as discussed above).

3. Business income being leveraged for domestic provisioning as opposed to business growth (as discussed above).

GEOs working from home cannot easily reach clients in central business districts (World Bank 1999: 30-31). This is evidenced by GEO 4's comments below. GEO 4 lives about 20 miles from the central business district and therefore struggled to transport her products to clients. This resulted in her customers becoming disgruntled, which adversely impacted on the development and sustainability of her enterprise, since she struggled to provide a service which met with clients' expectations. She states:

> "……The bread business grew and I was struggling to transport the bread to my customers and… the business became tedious and expensive with 'dropping' [door-to-door taxi fares]… so I started taking a combination of tro-tro [local buses] to get to my customers… The demand for my products was too big for me so I had to stop because my customers became disgruntled ...I'm planning to move back to Accra city. *GEO 4*

GEO 17, who over the last couple of years has been operating her business from her new residence which is on the outskirts of Accra, comments on how her business is losing clientele as a result of its remote location. Customers having difficulty in locating her business (home) resulted in her losing long-standing customers whom she had acquired over a period of 15 years:

> "It's been two years since I started sewing from home [new residence]… My current location is far from the main road, so sometimes I have to walk to collect items to be sewn from customers; it's difficult to direct customers to my house…I have customers who have followed me around for 15 years, but I've now lost most of them through moving to Klagon. They complain it's too far. *GEO 17*

This indicates not only the extent to which home-based enterprises pose a constraint to clients accessing the services of GEO enterprises, but also the difficulties GEOs have in accessing clients and markets. These difficulties constitute a business development constraint. The inability to access clients inevitably adversely impacts on GEO enterprise survival and growth prospects:

> "My shop [mini restaurant] is in front of the house, I don't rent it, it belongs to my grandmother…. I wanted a better location, like by the road side where cars go by and the aroma of my food can pull the crowds in, but I didn't get support from my family… Business is up and down [unstable]…" (*GEO Catering)*

> "My business is set in my home which is far away from the main road…… so those with businesses near the main road have an advantage over me." *GEO 8*

The comments above provide further evidence that GEOs operating their businesses from home, which are sometimes based in remote locations hence are not easily accessible to clients, tend to be disadvantaged in terms of the development prospects of their enterprises.

GEO 8, who operates her business from home, indicates the extent to which the remoteness of her business, and a lack of business transport, has resulted in her inability to supply her clients with the quantity of products they need. This has resulted in clients choosing alternative providers who can service their needs:

> "…I use public transport [hence is unable to supply large quantities of bread that her clients need]… therefore, customers look at [are attracted to] quantity not quality, because mine [the quantity of bread she can supply] is small" *GEO 8*

Generally speaking, the catering GEO enterprises in this research typically performed better, in terms of incomes accrued, compared to the dressmaking enterprises. Only one catering enterprise operating from home (GEO 3) made a monthly business income of above GHS 3,000 ($2,113), hence was considered a 'Gazelle' (monthly business income in excess of GHS 3,000/ US$2,113 (see Typology of MSE growth profiles, Figure 6.9 b). GEO 3's performance could be related to the fact that she was not married, hence was not exposed to the reproductive responsibilities and mobility constraints which the married GEOs faced, and which have adversely impacted on the growth of their enterprises. It is worth noting, however, that GEO 3 is considering turning down some business because of some challenges she is facing associated with delivering food to existing clients who have moved premises. GEO 3 comments:

> "…Chartered Standard Bank has moved premises which is too far away for me, yet they still want my services, so I am considering this……." *GEO 3*

The challenges faced by GEOs' home-based enterprises with regards to accessing clients and their value chain affect enterprise development and sustainable self-employment. Having better access to markets and a range of resources, such as infrastructure and working inputs, are critical factors for MSE growth and performance (Masakure et al. 2008: 2735). GEO 3 cites how operating her business from home is adversely affecting her ability to deliver services to her clientele on time:

> "Currently, my challenge is that the roads are being built and this affects my timing. It is difficult to gauge how much time you need to deliver the food at the right temperature and on time to the customers, so sometimes I can't deliver on time and the customers complain…. and all I can do is listen and explain and deal with it" *GEO 3*

GEO 3 is, therefore, in the process of moving her commercial kitchen away from her home to a more central market location. She states:

> "I hope to acquire premises so that I can have the kitchen and shop together…..I'm working on the project – the expansion, I have found a store to rent…….the rent is very high, it will cost me GHS 250 ($176) per month for 4 years" *GEO 3*

Apart from GEO 3, the catering GEOs who had home-based operations (GEOs 4 – 10) made a monthly business income well below GHS 3,000 ($2,113), hence have been classified in this research as 'Caterpillars' (monthly business income between GHS 1,000 – 2,000/US$704 – 1,408) as shown in chapter 6, Figures 6.9 (a) and 6.9 (b). Working from home, in order to enable them to fulfil their reproductive obligations, can adversely impact the performance of GEO enterprises.

The weak growth prospects of home-based MSEs owned by women may stem from the blurring of the line that distinguishes the enterprise from the household. Household priorities, being considered paramount, often result in the enterprise owner subjugating the development needs of the enterprise to her reproductive

and domestic provisioning obligations, as highlighted in GEO 10's comments below:

> "I am comfortable with what I have got [her home-based enterprise]. Usually the jobs come to me and people recommend me, so I don't need to advertise……when my son [at university] wants something, I can provide for him …and I am always at hand when my husband is home……I have time to ensure the house is clean." *GEO 10 (On the second occasion I went to interview GEO 10, she was busy spring cleaning her entire house and was happy for me to interview her whilst she continued cleaning!)*

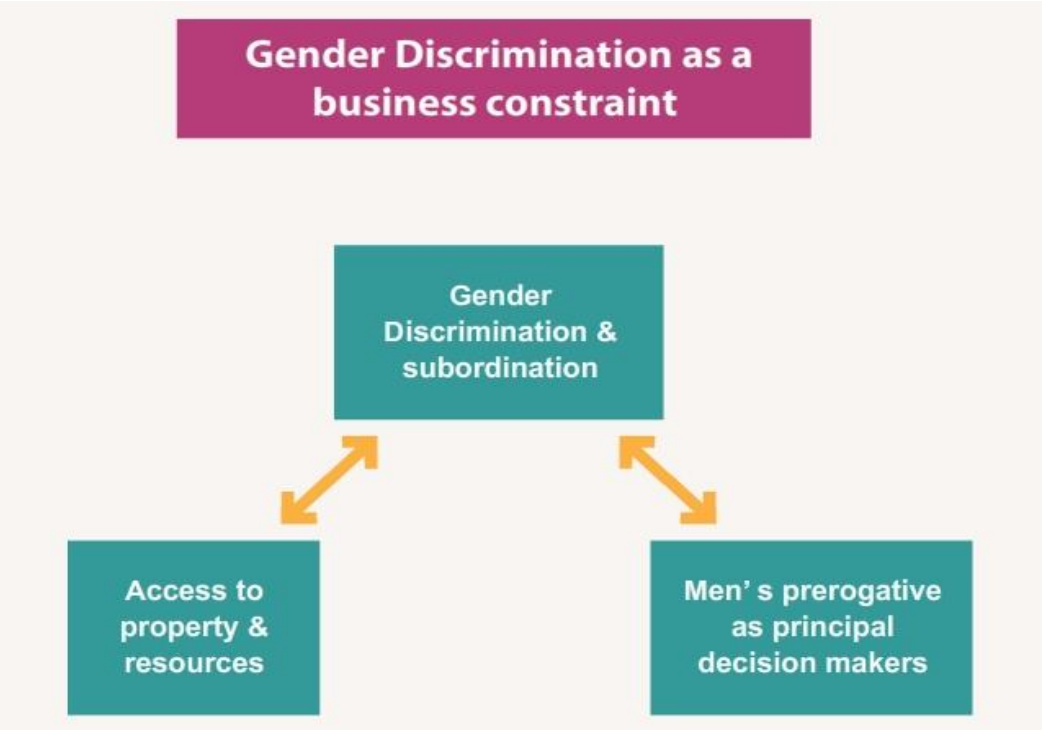
The Priority Grid (table 8) shows that GEO 10's comments and sentiments are shared by all of the GEOs in the research.

The next section highlights that gender-based discrimination within the household potentially poses a significant constraint on the growth of GEO enterprises.

7.4 Gender Discrimination and Subordination within the Household

Gender role socialization (GRS) within the context of the Ghanaian household culminates in men's role as principal decision-maker and women having very limited access to resources and property rights. GEO life stories and historical accounts, suggest that the household is one of the principal arenas for gender discrimination and subordination of women, which transcends MSE development and growth. Figure 7.4 below illustrates this.

Figure 7.4: Gender Discrimination Factors which affect MSE survival and growth



Source: Data Analysis

7.4.1 Men's Prerogative as Principal Decision-maker and the Impact on Business Survival and Expansion

The findings corroborate the view that the household is a key site for gender discrimination and subordination (Baden and Milward 1997: 2). In-depth Interview conversations with GEOs uncovered that women in Ghana are expected to submit to their husbands irrespective of the issues at stake, and their submission is reinforced by religious norms and GRS. With regards to decision-making within marriage, GEOs seem to be disadvantaged by norms which designate men as heads of households, hence, decisions concerning matters of household resource control or the number of children to be born and their maintenance, for instance, are culturally made by men (The Women's Manifesto for Ghana 2004).

The husband's prerogative in marriage as the principal decision-maker plays out in this research in terms of the wife's business interest being subjugated to the husband's business interest, and the needs of the nuclear family. Consider the following narrative of GEO 6:

GEO 6's Story
"I got married and my husband did not allow me to concentrate on my school [GEO's enterprise is a small catering training school]. I had to help him with his business, going around checking on builders; he forced me to do this job and was not sympathetic to my needs…When I have time to stay at [spend time on] my business, he [my husband] always interrupts me … he wants his food and not the one in the fridge but fresh [freshly made]… My customers [students] were complaining that I didn't have time for them and they slowly started leaving the school…When I fell pregnant with our daughter [now 5 years old], I had complications and had to rest; this was the only time my husband allowed me to stay at home. So, when I had my baby, I decided to revive my business and stand my ground. He then decided to send his secretary on his business rounds that I was doing. Later on, I found out that he was having an affair with her… our marriage broke up and I was free to restart my school''.

GEO 6's story shows the extent to which the woman's enterprise is considered secondary to that of the man's. Even though both GEO 6 and her husband had their separate businesses, patriarchy within the household and the husband's prerogative in decision-making resulted in GEO 6 being unable to concentrate on her own business. GEO 6 was forced by her husband to concentrate on his business, to the detriment of her own. GEO 6 was only able to focus on her own business after the marriage broke up. Other comments include:

> "After I got married, I stayed at home for a year doing nothing at all…I wanted to start a mini-restaurant but he wanted me to stay at home…I put pressure on my husband to allow me to work because I didn't enjoy staying at home…eventually he allowed me to work, baking pastries…after some time, I will convince him to let me start a mini-restaurant". *(Catering GEO)*

> "When I got married I had to stop working to help my husband in his rice business – this went on for 2 years… I became dissatisfied and held a discussion with my husband who then supported me to buy another industrial sewing machine ... so I started my business again, in the same shop he rented for his rice business, but I have now fully taken over the property." *GEO 14*

> "It's been two years since I started sewing from home. My husband promised to build me a shop but this hasn't materialized….. ……" *GEO 17*

From the GEO story and comments above, the prerogative of the husband as principal decision-maker within the household subjugates the wife's interests to the husband's interests. This results in GEOs' MSEs being constrained, not by their own decisions, but by those made by the men. Patriarchy therefore affects the survival of the GEO's business and the decisions relating to the growth and expansion of her enterprise.

Patriarchy is so subtle that some GEOs tend to think that they have 'control' over the decisions of their enterprises:

> "My husband is very supportive of my business…I run all decisions past him, and if he doesn't agree to something, then I can't go ahead with the idea…" GEO 2

This statement suggests that GEO 2 cannot or feels unable to make business decisions without the consent of her husband.

GEO 1 indicates that her husband does not get involved in the day-to-day running of her enterprise. However, she states the need to consult with her husband on decisions in her own business pertaining to the disciplining and sacking of employees:

> "My husband has no part in my enterprise, he doesn't even understand my work……I make my own decisions regarding my enterprise …when it comes to sorting out bad behaviour of some of the workers, or I think that somebody should be sacked, then I have to consult him for a discussion" *GEO 1*

This suggests that GEO1 cannot or feels unable to sack an employee without her husband's approval.

Patriarchy in Ghana also means that a woman's debt was traditionally held to be the collective responsibility of the extended family or her husband. Therefore, a husband could prevent his wife from acquiring a loan from the bank or money lender (Arhin 2000; Chea 2008). Government documents dealing with ownership give husbands the opportunity to oppose their wives'

land ownership or to use land as collateral to borrow much needed funding for her enterprise (Chea 2008: 137).

GEO 11's comments below, indicate how her husband's prerogative make her unable to take credit for the development of her enterprise:

> "I haven't taken out any credit for my business, I would like to but I'm afraid…..my husband won't allow it…." *GEO 11*

The GEO comments above provide evidence of the extent to which men's prerogative as principal decision-maker in the household transcends from the context of the household to the economic decisions a GEO makes. Patriarchy poses a potential growth constraint to the GEO's enterprise.

7.4.2 Women's Rights to Property and Resources as a Business Constraint

A number of cultural practices regarding land and property ownership and inheritance that exist in Ghana constrain MSEs owned by women (World Bank 2007: 4). Thus, women often do not have the same right to property and land as men. Property rights span a range of assets, but land can be the most valuable and is prized as a form of collateral in Ghana (World Bank 2011: 23). Married women, particularly the poor, may not be deemed creditworthy since they do not possess the title to their land or house. Essentially, women often have trouble meeting bank lending requirements of using land and property as collateral (World Bank 1999: 32). Consider the following GEO statements:

> "I have a bank account but I struggled to get a loan to start-up my business because they [the Bank] wanted collateral…they wanted to know if my mother had built a house [owned property], if she owned a car; if she already owned a shop [had a business] … all this put me off… In addition, the bank forms were too long and difficult to understand". *GEO 15*

> "….within the year I would like to expand my business, the only problem now is the banks want collateral" *MCP Dressmaker*

Customary law is the basis for acquisition and ownership of most land in Ghana. This makes land cases "inextricably linked to traditional and cultural laws that discriminate against women" (World Bank 2007: 9). With customary law being a barrier to poor women's land ownership, it inadvertently acts as a socio-cultural constraint to them gaining credit for the expansion of their enterprises. Weak property rights disadvantage poor women because the secured property rights that borrowers can pledge as collateral tend to enhance access to credit. Generally, in SSA, lack of collateral is one of the main reasons cited by women who own MSEs for rejection of loans, and this tends to discourage most women from approaching conventional lenders (World Bank 2011: 23).

In Ghana, inheritance laws that favour male heirs can exacerbate the unequal distribution of assets within a household. Traditionally, both matrilineal and patrilineal inheritance structures in Ghana favour men over women. In particular, access to family resources is more acute for married women than it is for married men (Dolphyne 1991; Chamlee-Wright 1997: 102). GEOs 4 and 9 state:

> "I wanted to use my father's house for my school [enterprise] but it turned out to be a big challenge… It was big with 6 rooms and in a good location, and I thought the students would find it easy to get to. My father agreed… then when I was ready to move in I realized that he'd changed his mind due to some family issues …" *GEO 9*
>
> "…My father's sister's husband's [uncle-in-law] land was made available to me for my business…so we [GEO & husband] decided to develop it…about 3 months to the finish of the work, and school [her enterprise] starting…he said he wanted the land back…all this pulled my business back [retarded the progress of her enterprise]'' GEO 9
>
> "My father has land and farms but it did not occur to me to use them as collateral [on a bank loan]….". GEO 4

The comments above show that, not only do the GEOs have challenges using land owned by the family as collateral for loans, but there are also significant challenges for GEOs in terms of using land or property owned by the extended family or their father to run their enterprises, particularly when they are married.

Women have less access to productive resources than men of the same social class because of 'culture-bound' discriminatory practices relating to property ownership and use (Mayoux 1995: 20). These discriminatory practices, which are informed and reinforced by cultural norms, act as a significant growth constraint for MSEs owned by women. Customary law provides them with no protection if, for instance, family members renege on commitments they have made in terms of their use of land or property as evidenced in the case of GEO 9.

Women's lack of access to legal property rights impacts on GEOs' abilities to build, reinvest, or exchange their assets in the most productive way, in order to generate additional value. Access to property within the Ghanaian context is primarily a gendered phenomenon, where inequities for women to access resources such as land and property act as significant constraints on women's business viability, particularly when seeking credit in a bid to expand their businesses.

Although there is nothing enshrined in Ghanaian law that treats women differently from men, the reality is that customary and traditional practices often discriminate against women regarding access to productive assets such as land and business credit. Competing household needs also make capital accumulation and MSE expansion very difficult for women, diminishing their ability to save and re-invest profits. That said, it must be noted that Ghanaian women are very resourceful and have been known to operate successful micro, small and medium enterprises (Chamlee-Wright 1997; Palmer 2007). The next section identifies some policy implications relating to the gender-specific factors identified in this research.

The findings in this research suggest that GRS and the gender division of labour are key driving forces in steering women towards the feminized/domestic trades.

7.5 The Implications of the Research for Gender Policy on Enterprise Development

It is argued that, when supporting female enterprise owners as drivers of inclusive development, policy makers are required to apply a "gender-awareness" policy lens in the framing, design, monitoring and evaluation of enterprise development policy. This would involve taking into account the socially and historically-constructed identities, gendered roles, responsibilities and obligations, power relations and modes of action assigned to men and women (Vossenberg 2016: 1). The analysis of this research surmises that the performance and status of an MSE does not depend solely on the enterprise owner's aspirations, characteristics or capabilities, but also on the level of gender bias in the owner's environment.

Inequities in time-use, mobility, intra-household decision-making, reproductive, home-keeping and domestic provisioning responsibilities, gender biases in laws relating to inheritance, and access to property and land ownership all act as enterprise development constraints for women in Ghana. Compounding factors include the inaccessibility of institutional support for enterprise development for women, the lack of agency in public spaces, inequities in access to enrolment in secondary and vocational training, and discriminatory practices, constraining norms and stereotypes on what is considered 'appropriate' behaviour (including what types of tasks, roles and occupations men and women can pursue).

Any enterprise development interventions for female MSE owners in Ghana have to be attuned to the gendered risks and circumstances under which they operate their businesses. Policies such as those that enable women to grow their enterprises, increase their income, and improve performance could be integrated with strategies that are geared towards reducing women's vulnerability, and alleviating discrimination and gendered exclusion. Therefore, for female-owned enterprises in Ghana to prosper, it would be expedient for policy makers and practitioners to ensure that the enterprise development strategies are informed by a thorough identification and understanding of the

constraints that the enterprises face. In addition, an analysis of the formal and informal institutions that legitimize what women can have, be and do would be invaluable information for policy makers and practitioners in formulating gender-sensitive policies.

A co-ordinated and integrated framework approach to policy targeted at developing women's MSEs in Ghana could be a critical component in constructing an enabling environment (ILO 2007). An element of this approach could include the identification of women as a targeted group in the government's MSME and Private Sector Development policies. Considerations for any policies targeted at women's enterprise development need to note that female enterprise owners are not a homogeneous group. They have varying aspirations, characteristics, economic circumstances and needs, hence they require different forms of support. An integrated framework approach for women's enterprise development in Ghana would, therefore, need to cover dimensions such as:

1. Legal and regulatory issues.
2. Access to enterprise education, training and business development services.
3. Access to business premises and markets.
4. Access to female enterprise networks and associations.
5. Access to credit and financial services.
6. Research on women's enterprise development.

7.5.1 Legal and Regulatory Issues

An enabling legal and regulatory environment in Ghana could significantly impact on the capacity of women to start, formalize and grow their enterprises (ILO 2007: 23). As highlighted in this research, lack of access to property and land acted as a significant enterprise growth constraint for female GEOs, since property and land serve as collateral in the acquisition of business finance and credit. Gender inequality to access and use of land has led to many of Ghana's women having a lower economic status (poverty) and being socially

disadvantaged, including lack of employment and sustainable self-employment (Ozigbo and Ezeaku 2009). It is therefore proposed that the laws relating to ownership of property be reviewed. Laws which provide equal access to the ownership of property could potentially alleviate enterprise constraints relating to credit and finance which women enterprise owners face.

Other legal issues which require policy review relate to how the regulatory environment affects MSMEs from a bureaucratic/red tape perspective. A World Bank (2017) report states that Ghana currently ranks 108 out of 190 countries in terms of how easy it is to do business. It takes 14 days to register a new business (compared to 4 days in the UK). Taking cognizance of the time constraints that women suffer as a result of their reproductive responsibilities, a review of the degree of complexity in registering an enterprise from a time, cost and complexity perspective could facilitate the formalization of enterprises owned by women, which could in turn benefit their growth prospects (Hampel-Milagrosa et al. 2013; Yahya and Mutarubukwa 2015). In addition, simplifying processes, such as tax regimes, could also help enable the formalization of women-owned MSMEs. A key consideration for policy makers with regard to tax could be the set-up of a gender/female tax desk, as has been advocated in Lagos, to enable women to operate their enterprises free of tax harassment and stress (Vossenberg 2016: 9).

Within the context of creating an enabling legal and regulatory environment for enterprises owned by women, it is proposed that policy makers consider the availability of benefits that female enterprise owners can access in relation to social security and protection programmes (such as childcare, maternity protection and health insurance). Such programmes could potentially help redress the time-poverty challenges that women face due to their reproductive obligations, and improve work-family balance for both men and women. There is evidence to suggest that access to childcare increases women's enterprise development activity and earnings (Buvinic et al. 2013). Government policy could ease the reproductive and home-keeping responsibilities of women through public investment aimed at developing childcare capacity (The

Women's Manifesto for Ghana 2004; Dieterich et al. 2016). Further, in order to create an enabling environment for women's enterprise development, there is a need for policy research into the inequalities of intra-household dynamics and responsibilities, such as unpaid care work, attitudes and stereotypes that are key in determining the marginalized position that women enterprise owners face in the market place.

Evidence in this research suggests that women are over represented in a narrow range of sectors and occupations. Female occupational segregation seems to be widespread in Ghana and SSA, and leads to allocational inefficiencies and gender wage gaps (UN Millennium Project 2005; ILO 2016; Borrowman and Klasen 2017). The construction of an enabling legislative and regulatory framework, which includes strategies that address the barriers to employment for women, could reduce this problem. Strategies could include increasing women's access to post-primary and vocational and technical education, as well as improving the quality of education. Key considerations for addressing occupational segregation and gendered career paths could include strategies that improve the participation of adolescent girls in post-primary education and their enrolment and achievement in maths, science and other technical courses.

Policy makers could draw on the work of the Forum of African Women's Education which, through its "Female education in maths and science in Africa" programme, seeks to improve girls' participation in maths, science and technical subjects by leveraging multiple interventions. It is proposed that policy makers explore the introduction of a gender sensitive curriculum with pragmatic pedagogical approaches that relate educational programmes to girls' daily experiences, so that maths and science can be used daily in local communities. Essentially, policy makers need to consider strategies which are aimed at encouraging girls to pursue the traditionally masculine vocational and technical programmes such as engineering, electronics and computing. For instance, in Botswana, a Technical and Vocational Gender Reference Group has been set up to advise the Ministry of Education on guidelines for addressing gender

inequities (UNESCO 2005). Other policy considerations to address the challenge of gendered career paths could include:

1. Arrangements to reduce the opportunity costs associated with women's education through the provision of childcare, investment in labour-saving infrastructure or flexible non-formal training provision.
2. Provision of incentives and scholarships for girls' enrolment in traditionally male trades to reduce the direct costs of girls' schooling.
3. Provision of vocational and technical education outside the 'school-system', such as formalizing traditional apprenticeships and adult education and literacy programmes.
4. Strategies targeted at improving the quality of vocational and technical education and tackling gender bias in the curriculum.
5. Introducing policies which are aimed at tackling discrimination in employment and financial markets, which result in women not being able to realize the returns on education investment (Baden and Milward 1997).

7.5.2 Access to Enterprise Education, Training and Business Development Services

Another area this research highlights for policy exploration is concerned with women's access to education, training and Business Development Services (BDS). The findings highlighted that very few of the GEOs had access to employment experience at management level. This finding can be extrapolated to the wider Ghanaian and African context (ILO 2007: 25). The research discusses the extent to which marriage and child-birth act as impediments to women gaining QWDE at the management level. Against this backdrop, there is an acute need to build up the competencies of women in entrepreneurial (business) and management skills, in addition to technical skills. It is proposed that any training targeted at female enterprise owners could be more effective if it is tailored to their stage of enterprise development (that is, what they need to know) and delivered only when they are ready to apply what they have learnt. Key policy considerations for training could include the support needed to move

the enterprise owners from a mere survival level of production and income generation, to growth and competitiveness.

Beyond training and development, BDS could be explored as a means of addressing some of the gender-specific issues that plague women's enterprise development.

There is evidence to suggest that business development support systems that transcend training and are specifically designed for enterprise owners who are women have higher rates of success (Stevenson 2004). BDS, within the context of MSE development, refers to a wide range of non-financial services provided by public, private, local, international, non-profit or commercial providers (Miehlbradt and McVay 2003). BDS could be provided at both operational and strategic levels to support MSEs run by women. At operational level, BDS for female MSEs could focus on day-to-day operations relating to basic cashflow, book-keeping and accounting, understanding finance, management and communication, pricing, and specialized technical assistance. The technical component of operational BDS could focus on production skills, packaging and labelling, quality management, customers, product pricing and hazard analysis. Specialized technical aspects of BDS could provide business counselling, linkages to consultants, marketing assistance, individualized support, links with mentors and participation in networking fora and finance facilitation (Bardasi 2010).

Specialized technical assistance for female enterprise owners could provide coaching and mentoring support in order to:

1. Enable women to delegate tasks, whether for the enterprise or for the household.
2. Enhance women's ability to manage their time in business, household and community related activities, as well as enhancing their ability to decide about this use.
3. Enable women to enhance their assertiveness and self-confidence.

4. Enhance women's ability to make better decisions relating to not only the allocation of financial resources for the acquisition of new assets for the enterprise, but also for the household.
5. Enable women to acquire, control and use assets on their own account.
6. Address women's savings behaviour, as well as access to individual bank accounts for the enterprise and for the household.
7. Provide women with the skills they need to manage their enterprise finances, independent of their daily household needs.

With regard to strategic BDS for MSEs run by women, the research proposes an exploration of how to enable enterprise owners to address the medium to long-term goals relating to enterprise survival, and enhancing competitiveness. Strategic BDS could include product development and access to markets, and mentoring of enterprise owners in the areas of relevant business and management skills and business planning. It is argued that, for women, BDS interventions can be helpful for incorporating businesses in their specific trade value chain, and addressing the specific constraints that impede the growth of their enterprises. Other strategic BDS interventions could include industry-specific strategic planning and business counselling, access to ICT and linking businesses to banks, micro-finance institutions and other non-banking financial institutions.

An area for further exploration under strategic BDS, and which relates to African female MSE owners raising finance for enterprise development, is gender sensitization training for families. This could be aimed at sensitizing principal male decision-makers in the family (including husbands, fathers, brothers and uncles) to see the need for women entrepreneurs to be able to use household or family property as collateral. This is a line of enquiry that has been pursued by the "10,000 Women's Project" in Rwanda with encouraging results since its inception in 2008, to support female-owned MSEs in raising finance (World Bank Group 2012: 18).

With reference to the proposed VE ecosystem model (Figure 6.5), it is suggested that, a means for BDS to engender women's MSE growth could

include “cluster” development programmes. In organizing themselves into clusters within a concentrated area of business, female-owned MSEs could be encouraged to support each other by building on each other’s innovations and enhancing product development. The cluster environment then creates an equilibrium point between co-operation and competition which can result in higher productivity stemming from increased access to inputs, information, technology and institutions, together with increased innovation and value chain creation (Romero-Martinez and Montoro-Sanchez 2008). Being part of a cluster could help female enterprise owners increase the speed at which their businesses grow. It could also help address some of the socio-cultural norms that constrain women’s participation in income-earning opportunities.

The proposed VE ecosystem model also suggests that an exploration of cluster programmes could be extended to incorporate “incubators” for MSEs owned by women. Incubators are, essentially, spaces which focus on providing the requisite training, technical assistance, business counselling, mentoring and services that are critical to MSE survival and growth, such as premises and financing. Incubators can provide start-up and growth oriented MSEs with the requisite technologies, facilities and ‘know-how’ to develop business ideas (Thunderbird for Good 2010).

Incubators which are organized on an industry or trade basis could provide peer-to-peer mentorship rather than formal training. Such incubators could address the educational, empowerment, competency, and capability challenges that women enterprise owners face, through the tailored curriculum and coaching sessions provided. In addition to the skills offered by the incubators, such programmes could help encourage female enterprise owners by promoting a ‘collegiate ethos’ of ‘we are in it together’ in facing market challenges. This approach could potentially enable female enterprise owners to navigate some of the household and socio-cultural challenges that they face when combining their enterprise, reproductive and domestic provisioning roles (Katkhuda 2012).

BDS in the areas of distribution, logistics, and communication could also help enhance the performance of MSEs and could be an area for policy research.

7.5.3 Access to Business Premises and Markets

Another area for policy research is related to access to business premises and markets. The majority of enterprises owned by women in Ghana are operated from home, and this is corroborated in the findings of this research. Ghanaian women tend to operate home-based ventures to enable them to combine enterprise activities with their reproductive obligations. Home-based enterprises act as an enterprise growth constraint since the women tend not to do business beyond their district. This means that female enterprise owners are either unaware or unable to take advantage of opportunities that may exist to improve their market share (Richardson et al. 2004; Plunkett and Swenson 2014). Efforts to improve market access for female-owned enterprises could involve women-only trade events, and the improvement of marketing and packaging skills to attract and expand their customer base, hence expanding their goods and services. This has been done in Kenya with the "ShopSoko Initiative" which has improved the access for female-owned artisan enterprises to international markets by providing them with a virtual marketplace for their products (Vossenberg 2016: 9).

7.5.4 Access to Women's Enterprise Networks and Associations

Policy exploration relating to the extent to which women can access entrepreneur associations and networks could help improve the performance of female-owned MSMEs. A key consideration could be to gain a good understanding of the capacity building support needed for the entrepreneur associations and networks to provide real benefit to their members.

There is a need for policy research to find out the extent to which access to credit and financial markets could enhance the performance of female-owned enterprises. Government policies on MSME financing, in general, require re-examination. Specific financing initiatives for female-owned enterprises at their various stages of enterprise development could be helpful. In addition, the current challenges that women face in accessing finance and meeting collateral security requirements could be re-examined. For example, an initiative by the

Exim Bank in Tanzania on women's enterprise development has involved gender sensitization, training and policy. Bank staff are trained to encourage a healthy and cordial environment that is responsive to women's needs. The Central Bank of Nigeria has also conducted similar training for banks in Nigeria (Vossenberg 2016: 19).

7.6 Conclusion

The findings and analysis in this chapter relates to the gender-specific factors which affect GEOs in the domestic trades, within the context of the UIS in Ghana. The analysis reviews the household level factors which inform and constrain GEO enterprise development and growth. It is argued that socio-economic and contextual factors reinforce gender differences in entrepreneurial activity.

The socio-economic contexts in which the GEOs operate are congruent with many MSEs owned and managed by women, particularly in SSA.

The analysis focuses on the household level factors that impact and constrain the development of the GEOs. Household level constraints and socio-cultural constraints are the factors which are indelible in this research. It is argued that these factors are informed and reinforced by GRS in the Ghanaian context. GRS within the household in Ghana, culminates in the gender division of labour and gender discrimination against women. The gender division of labour, which is reinforced by the domestic ideology (domestic work is the sole prerogative of women), poses different challenges for GEOs to their male counterparts.

Essentially, the interplay between GRS and the domestic ideology leads to the streaming of Ghanaian women, particularly from poor backgrounds, towards the feminized/domestic trades such as catering, dressmaking and hairdressing. Hence, GRS reinforces patriarchy (the prerogative of men as the principal decision-makers of the household), which transcends to women's economic endeavours. In the Ghanaian context, culture dictates that women assume the roles of home-keeper and domestic provisioner (providing funds to supplement family income). The research findings suggest that this may be the reason why

the GEOs ‘chose’ the trades that they trained in. With the ‘help’ of family, trades that provide women with an income as well as enable them to fulfil their reproductive obligations are encouraged in Ghanaian societies. Hence, some GEOs indicated that they wanted to take a different career path but were discouraged, mainly by family members. A career path in the feminized/domestic trades can be an MSE constraint since these trades tend to be saturated with women locked in a vicious cycle of low income, and low profit margins, hence operators struggle to grow their enterprises.

Female enterprise owners in the Ghanaian UIS are constrained by their culturally assigned reproductive and domestic provisioning obligations, and this renders them poor in terms of the time that women can devote to the development of their MSEs. The woman’s ability to combine effectively, the gendered dual role in the household, determines her status in the family and her society, and defines her achievement of the coveted status as an ‘ideal woman’ (obaasima). Women’s domestic provisioning role within the Ghanaian context, results in the finances of the enterprise being used to cater for the day-to-day needs of the household, rather than being reinvested into the enterprise. This is a factor which stifles the MSE of ‘seed corn’ funding, and acts as an enterprise development.

In this research, male prerogative as principal household decision maker, and its impact as an enterprise development constraint is clearly evidenced. The findings show that husband’s dictate the type of MSE his wife has (how it is run, where it is run from), as well as making decisions on the expansion/growth trajectories of the enterprise and labour resource management. Patriarchy plays out in the research as an enterprise development constraint with instances where the GEO’s enterprise development is subjugated to that of her husband.

The research shows home-based enterprises as a strategy adopted by women to enable them to address the inherent conflicts posed by the reproductive and domestic provisioning obligations. From the GEO comments, it is argued that home-based enterprises in themselves may become an enterprise growth

constraint since it presents challenges in terms of women accessing business information; accessing clients; suppliers and markets; and other business resources due to the location of the enterprises.

With regards to gender discrimination, this research argues that both patrilineal and matrilineal forms of inheritance in Ghana (which are informed by patriarchy within the context of the household) restrict women's rights and access to land and property, which are an important form of collateral for raising finance for enterprise development.

The research proposes a co-ordinated and integrated framework approach to policy, targeted at developing women's MSEs in Ghana, as a critical component in constructing an enabling environment. The proposed integrated framework approach for women's enterprise development in Ghana covers dimensions such as: legal and regulatory issues; access to enterprise education, training and business development services; access to business premises and markets; access to female enterprise networks and associations; access to credit and financial services and research on women's enterprise development.

CHAPTER 8

RESEARCH CONCLUSION

8.0 Introduction

Following the findings and analysis, proposals for policy consideration and suggestions for further research, Chapter 8 concludes the research. This chapter provides a summary of the research and offers contributions to literature and knowledge. In addition, Chapter 8 discusses some of the limitations to the research.

In exploring enterprise development and the outcomes of women's self-employment in the feminized/domestic trades in the UIS in Ghana, the research conclusion is organized under three broad headings: The mismatch between the supply and demand of vocational education; the significance of quality workplace development experience (QWDE); and the impact of gender role socialization (GRS) on women's engagement in VE, employment and MSE development and growth.

The research argues that the VE orthodoxy does not necessarily consider the transformative environment of skill utilization (that is, the labour market) into which VE is delivered in Ghana; neither does it critically consider the internal delivery of the skill environment (VE provision), which falls beyond the scope of the current research. The analysis shows that, besides the transformative environment of skill utilization, the socio-cultural context in which VE takes place also has a critical role to play in determining VE outcomes. Specifically, the research explores the conditions that need to be in place for the 'promise' of VE (to provide gainful employment) to be realized.

8.1 The Mismatch between the Supply and Demand of Vocational Education

The research suggests that, in Ghana, there is a mismatch between the VE programmes being offered and labour market demand. VE programmes tend to be supply-driven rather than demand-driven. The analysis suggests that a combination of macro-economic factors and socio-cultural factors have contributed to poor women in Ghana being 'pushed' or 'pulled' towards the feminized/domestic VE programmes, such as catering and dressmaking. The challenge associated with the supply-driven VE approach is that the graduates who trained in dressmaking struggled to find decent employment opportunities in the formal sector due to the non-existence of relevant formal sector job opportunities. The graduates, therefore, had to pursue informal sector apprenticeships after VE graduation. These apprenticeships have no prospects for quality assurance and are not standardized, hence it is difficult to assess them. The main finding from the research is that graduates from the dressmaking trade tend to operate informal sector subsistence enterprises.

8.2 The Significance of Quality Workplace Development Experience (QWDE)

Post-graduation formal sector employment opportunities, which are more readily available for catering graduates, seem to provide VE graduates with prospects for standardized, industry-specific training programmes to help them further develop their skills through quality workplace development experience (QWDE). The analysis suggests that the absence of formal sector employment opportunities for the dressmaking graduates resulted in most of them being disillusioned with the VE they had acquired. Hence, some of them resorted to other income earning pursuits not related to the VE they trained in. However, the experience was different for the catering VE graduates.

The VE catering graduates were able to find QWDE opportunities within the commercial kitchens of 3 - 5 Star hotels and middle to large scale restaurants due to the vibrant state of tourism in Ghana. Hence, they had prospects for

developing the skills gained from VE before starting up their own enterprises. The internal labour market and standardized development process within the commercial kitchen is key to the analysis of skills and competencies in this research, since it is a common factor among the catering VE graduate enterprise owners (GEOs).

In circumstances where catering VE graduates had persevered with the commercial kitchen apprenticeship programme for about three to four years, they had the potential to acquire the technical and functional skills and competencies to enable them to progress from trainee to cook. If they followed the career development path within a 3 – 5 Star Hotel chain for a minimum of 7 to 8 years, then they had the prospects of becoming a chef or catering manager. This could provide them with the business, management, functional and technical skills and competencies required to enable them to confidently run their own enterprises, and potentially provide them with prospects for sustainable self-employment in the future. Gaining QWDE with the relevant managerial experience seemed to provide the catering GEOs with competencies and opportunities to scale-up their enterprises from the lower-tier to the middle and upper-tiers of the UIS. The capabilities (skills and competencies, networks and business models) acquired through the QWDE context seemed to provide the catering GEOs with prospects for sustainable self-employment, which did not seem to be the case with the dressmaking GEOs.

The research provides a detailed analysis of the dimensions of QWDE for the catering VE graduates. Building on the work of McCauley et al. (1995), it argues that, quality workplace development dimensions (QWDD) for the catering graduates include: Job-role transitions, Managerial and commercial related experiences, Job-role obstacles, and Job-role support. The research showed that job-role transitions in the context of the commercial kitchen provided catering VE graduates with the necessary opportunities and motivations for learning. It enabled them (over a period of 3 – 4 years) to develop the skills and competencies necessary for them to become fully-fledged

cooks. This research asserts that the workflow, processes, practices and cadences of a commercial kitchen provide the critical acculturation (functioning) required for VE graduates to progress from trainee to cook. Essentially, it is argued that job-role transitions within the context of a commercial kitchen forms a critical process for catering trainees/apprentices to develop the skills and competencies necessary for developing the technical and functional skills needed to operate as a cook.

The analysis suggests that, managerial and commercial related experiences were another critical dimension for catering VE graduates to develop the necessary managerial, functional and technical skills that are crucial for future sustainable self-employment. There is a critical link between tenure and the level of responsibility undertaken by the VE graduate within the context of the internal labour market of the commercial kitchen. The transition from apprentice to chef or catering manager, within the context of a commercial kitchen, typically took 7 – 8 years. Hence, it was critical that VE graduates 'stayed the course', since the internal labour market of the commercial kitchen provides very limited opportunities for re-entry. Managerial and commercial related experiences were gained when catering VE graduates had opportunities to handle external client pressures and requirements, manage operations and logistics, and manage employees and other stakeholders. This seemed to provide them with the managerial and functional opportunities, and strategic competencies, necessary to grow and scale-up their enterprises.

Job-role support, through mentoring and coaching, and Job-role obstacles, through solving problems, were the other two developmental dimensions which catering VE graduates gained from QWDE. These seemed to provide graduates with the tacit and explicit skills and competencies necessary for sustainable self-employment.

8.3 The Impact of GRS on Women's Engagement in VE, Employment, and MSE Development and Growth

The research identified factors which accounted for catering VE graduates prematurely abandoning the QWDE opportunities available to them. These factors include the short-term goal to earn a decent income, overriding career development prospects; another was life-course factors, such as the expectation for women to be married and start a family by a certain age. The research makes some proposals in the findings and analysis for stakeholder and policy consideration, to address the incidence of premature abandonment of QWDE opportunities by VE graduates.

It is argued that Ghanaian cultural norms, which culminate in gender role socialization (GRS) and the gender division of labour, account for poor women's engagement in a narrow range of VE programmes which are 'domestic' oriented, such as catering, dressmaking and hairdressing. This research provides evidence that GRS and the Domestic Ideology shape the educational and trade choices of poor women in Ghana, where women are streamed towards the domestic trades. Even though the evidence suggests that there are no formal sector employment and QWDE opportunities for trades such as dressmaking, women are still interested to train in this skill area. This may be because the domestic trades provide women with the flexibility to fulfil their reproductive and domestic provisioning obligations, by earning an income while taking care of domestic responsibilities. In addition, due to low entry barriers, VE graduates face market saturation in the informal sector which results in them operating subsistence level MSEs.

Within the context of the Ghanaian UIS, it is argued that the continuation of these gender patterns, such as the streaming of women into the feminized/domestic trades, can be attributed to a lack of alternative options. There seems to be a lack of trade options that enable women in Ghana to effectively combine their reproductive roles with income earning activities for domestic provisioning purposes, hence ownership of MSEs by women comes

largely out of necessity. The absence of alternative employment options to provide for, or supplement, household incomes makes self-employment the only viable option for poor women. Being characterized by low capital requirements, low entry barriers and low skill requirements, self-employment becomes a magnet for poor women to start-up MSEs. The MSEs tend to be home-based to allow the women to satisfy the competing demands for their time, resulting from their inordinate share of housework and childcare responsibilities. Hence, the women's MSE growth prospects are constrained by factors which include the limited time apportioned to the enterprise for growth and the redirection of income from the enterprise towards domestic provisioning, rather than enterprise development.

The next section provides some contributions to literature and knowledge which the research makes.

8.4 Contribution to Literature

The research's contribution to knowledge is organized under the following headings:

1. Pre-requisites for sustainable employment for VE graduates.
2. Managerial, functional and business skills and competencies for sustainable self-employment.
3. VE Tree Metaphor.
4. QWDE Outcomes.
5. Gender Role Socialization.
6. Dual-role of women as home-keeper and domestic provisioner.
7. Patriarchy and men's prerogative in principal decision-making.

8.4.1 Pre-requisites for Sustainable Employment for VE Graduates

The promise that VE leads to employment is economic-context specific and thus does not always hold true. The proposition that VE leads to employment within the context of the domestic trades (catering and dressmaking) in Ghana is realized only when there is a ready employment market to hire VE graduates.

Hence, under circumstances where there is not a favourable transformative environment for skills utilization (that is, an active labour market to hire VE graduates) the VE promise is unlikely to be realized, as was the case with the dressmaking VE graduates in this research. An active employment market could lead to VE graduates gaining employment. However, from an enterprise development point, it is critical for VE graduates to obtain post-graduation QWDE in their respective trade areas in order for them to gain sustainable self-employment.

The research provides a detailed analysis and review of the processes and dimensions of what constitutes QWDE for the catering trade in Ghana. The research provides a consolidated Quality Workplace Development Dimensions (QWDD) model which articulates how the four developmental dimensions identified in this research (Job-role transitions, Managerial and commercial related experiences, Job-role obstacles and Job-role support) work in concert, leading to prospects for sustainable self-employment. The (QWDD) table provided in chapter 6 can be adapted, or modified for use in other VE trade areas in Ghana, and possibly SSA and other developing countries that share similar economic characteristics to Ghana.

The research adapted a model created by McCauley et al. (1995) for managerial roles to analyze the catering trade. VE graduates enter the catering workplace at an operational level with the potential to be promoted in the future to a managerial role. Academic literature refers extensively to the role that work experience plays in skills development, however this research argues that the term “work experience” is inadequate since it presents the notion that all work experience is homogeneous and leads to the same outcomes. Hence, QWDE was coined to cover the specific requirements of this research.

The research adopts and evolves the McCauley et al. (1995) model, which consists of four components namely: Job Transitions; Task-related Characteristics; Obstacles; and Support. A deconstruction of the McCauley et al. (1995) model found it to be inadequate as an analytic tool for the catering roles. This is because the industry’s entry level skills for catering VE graduates

are more operational in nature, than the managerial/supervisory skills that the McCauley et al. (1995) model anticipates.

The modifications made to the McCauley model include renaming the first two components as Job-role transitions and Managerial and commercial related experiences, respectively. Within the catering trade, where apprentices need to work through a structured internal labour market which has limited entry points, the development process involves transitions across job-roles rather than jobs. The acculturation and development cycle for apprentices involves working their way across a number of roles at the apprenticeship level. This enables the apprentices to access the learning opportunities and experience, and develop the skills that would enable them to progress from trainee level to fully-fledged cook.

Within the context of the commercial kitchen, job-role transitions at the apprenticeship level are horizontal moves rather than vertical progressions. These transitions involve operating in different roles within the context of the same job-role, to acquire the skills sets and competencies required for job functioning and progression. Thus, renaming “job transitions” as “job-role transitions” is more appropriate for the trades in this research.

8.4.2 Managerial, Functional and Business Skills and Competencies

The renaming of “Task-related characteristics” from the McCauley et al. (1995) components to “Managerial and commercial related experience” is made because the research analysis suggests that, within the context of the commercial kitchen and over an initial training period spanning 3 – 4 years, catering apprentices could gain the requisite technical skills needed to function as cooks, a role which could enable them to develop some functional skills. However, in order to gain the required managerial, business and functional skills necessary for future sustainable self-employment, catering VE graduates initially need to progress to cook and subsequently to Catering Manager or Chef. The findings suggest that it is the Catering Manager or Chef level roles

that provide VE graduates with relevant managerial, functional and business skills for sustainable self-employment.

Through the analysis, a link is identified between job-roles and the types of skills sets and functionings acquired by VE graduates. A review of the outcomes of QWDE for the catering VE graduates suggests that, within the context of the structured internal labour market of the commercial kitchen, there is a relationship between tenure and progression onto managerial roles. It is argued that, individuals who 'stick to the course of the development process' and demonstrate the motivation and capability for leadership are more likely to progress onto managerial roles. Managerial roles tend to provide them with the functionings required to run successful MSEs, hence provide them with sustainable self-employment. In addition, the analysis shows how gaining commercial experiences relating to handling and managing external client pressures provides VE graduates with opportunity and strategic competencies that are critical to scaling-up their businesses from micro to small enterprises.

8.4.3 VE Tree Metaphor

The VE Tree Metaphor makes links between VE, QWDE outcomes (skills and competencies, networks and relationships, and business model) and freedoms (VE graduates' capabilities to live valuable lives as they see it, which include achieved functioning, agency, self and social identity, self-empowerment and economic self-sufficiency). The VE Tree Metaphor is leveraged to articulate the relationship between VE, QWDE, and freedoms for the catering VE graduates. The analysis suggests that QWDE, within the context of the commercial kitchen, provides catering VE graduates with the required functionings for work and potential sustainable self-employment. However, the extent to which this is achieved depends on the individual's motivation to learn and tenure in the QWDE environment. It is argued that this is a relationship that could be extended to the wider catering trade.

8.4.4 QWDE Outcomes

The research highlights that the business relationships and networks that VE graduates form during the course of their QWDE is a critical enabler of enterprise development. Another outcome of QWDE was identified as the business model. VE graduate enterprise owners' (GEOs') business models tended to typically be a replication and/or combination of the operating models of the environment(s) in which they had previously worked. Hence, business model is argued to be the third outcome of QWDE, after skills and competencies, and business networks and relationships. This research asserts that the outcomes of QWDE are the ingredients which provide GEOs with prospects for sustainable self-employment.

8.4.5 Gender Role Socialization

The research makes a preliminary assessment of the extent to which Gender Role Socialization (GRS) within the Ghanaian context leads to a gender division of labour, gendered occupational career paths and gender discrimination within the context of the household and family. It provides a comprehensive model to explain the multi-dimensional interplay and the constraints they place on MSEs owned by women (see chapter 7).

8.4.5.1 The narratives and stories provided in this research suggest that Gender Role Socialization (GRS) in Ghana tends to 'push/pull' poor women towards pursuing careers in the feminized/domestic trades. It is argued that the streaming of women towards the feminized/domestic trades relates to the notion that these trades would provide women with the flexibility to combine their gender role obligations and responsibilities. The gender obligations and responsibilities relate to reproduction, home-keeping and domestic provisioning, which define 'womanhood' in the Ghanaian context.

8.4.5.2 The research outlines the extent to which the gender division of labour within the Ghanaian context culminates in 'pushing' poor women to

abandon waged employment for self-employment, particularly at critical stages of their life-course, for example marriage and childbirth.

8.4.5.3 Since the concept of "womanhood" in Ghana is defined by women meeting their reproductive and domestic provisioning obligations, the start-up and development of home-based MSEs becomes a strategy which they adopt to provide them with the flexibility to meet their gender-based responsibilities.

8.4.6 Dual-role of Women as Home-keeper and Domestic Provisioner

The research provides evidence that the dual role of women as home-keeper and domestic provisioner in the Ghanaian context acts as an enterprise development constraint, since an inordinate amount of women's time and finances are directed to meeting their reproductive and domestic provisioning obligations, to the detriment of the enterprise. It is argued that enterprises owned by women tend to function as a vehicle for meeting the day-to-day needs of the household, hence the development and growth of the enterprise is compromised and subjugated to meeting the needs of the family.

8.4.7 Patriarchy and Men's Prerogative in Principal Decision-making

Patriarchy within the context of the Ghanaian household tends to constrain the development of women's enterprises. The development of GEO enterprises were revealed not only to be potentially subjugated to domestic responsibilities, but also to the development of the male relatives' enterprise or interests. This was predominantly seen among the married GEOs.

It is argued that patriarchy within the household, which reinforces men's prerogative as principal decision-maker, constrains the type of trade activities women can get involved in and the decisions women can make regarding the development and growth of their enterprises. Men's prerogative in decision-making in the context of the Ghanaian household, which transcends decisions relating to the household, also affects critical decisions in relation to the GEO's enterprise. Key informants commented that they could not take critical decisions, such as acquiring finance to develop their business, or the hiring and

firing of employees, without their husband's consent. Hence, this research asserts that men's prerogative as principal household decision maker tends to restrict a woman from obtaining finance for the development of her MSE. This position stems from Ghanaian cultural norms which make any debt incurred by a wife, a debt accrued to her husband. Essentially, in Ghana, a husband is responsible for his wife's debt/s. Hence, a married woman has to seek permission from her husband before she can proceed to acquire credit. Where her husband refuses her request to seek credit, she is unable to proceed.

The research highlights the extent to which gender-based discrimination under both patrilineal and matrilineal systems of inheritance in Ghana restricts poor women's access to land and property. Analysis of the research indicates that both land and property are considered as critical forms of collateral in Ghana. The findings provide evidence to suggest that cultural norms within the context of the household and family, and which restrict poor women's access to critical forms of collateral due to inheritance systems which discriminate against women, effectively act as a growth constraint for women's MSEs.

8.5 Limitations to the Research

How generalizable are the findings of this study to other developing countries and SSA in particular?

Against the backdrop of an orthodoxy which purports that technical and vocational education and training (TVET) leads to employment, the demand for formal TVET among women in Ghana, remains weak. This is due to the limited capacity of the formal sector to take on new recruits in the country. In recent times, in countries where job growth prospects remain high, the demand for formal TVET remains high (Palmer 2007a; ILO 2010; Puckett et al. 2012; Tan Sri Dato and Muhyiddin 2014).

Factors that could potentially affect the generalization of the research findings include:

8.5.1 Fieldwork data for this research were collected only from Accra, the capital city of Ghana. Hence, no data were collected from the other urban cities in Ghana. Accra is the hub of international business in Ghana, and therefore the development opportunities available to VE graduates in Accra are likely to vary from those experienced by VE graduates in other urban cities (see Table 9 below).

Table 9: Distribution of Licensed Star Hotels in Ghana, 2013

Region	**Number of Hotels**	**5 Star**	**4 Star**	**3 Star**	**2 Star**	**1 Star**	**Budget**
Greater Accra	309	2	5	7	53	43	200
Ashanti	109		1	1	14	12	81
Eastern	99			3	7	13	76
Central	92			6	5	10	71
Western	68			4	7	20	37
Volta	56				2	6	48
Brong-Ahafo	44			1	1		42
Northern	39				9	2	28
Upper East	39					5	34
Upper West	17					1	16
Total	**872**	**2**	**6**	**22**	**98**	**111**	**623**

Source: Diagnostic Study of Tourism in Ghana; African Centre for Economic Transformation (ACET) (Frimpong-Bonsu 2015).

Table 9 above shows that the Greater Accra Region (the national capital region in Ghana) has 309 licensed star hotels compared to the Ashanti region which has 109, and even fewer in the Upper West region which has only 17. The development experience of catering VE graduates may be different in the regions outside Greater Accra, due to the vast differences in licensed hotel per capita. However, it is argued that the concentration of licensed hotels in other national capital cities compared to the rest of the country has strong resonances with the licensed hotel spread in Ghana.

8.5.2 Key research informants (the GEOs) were mainly graduates from private VE institutes at the senior secondary school (SSS) level, rather than public VE institutions. Research from Ghana indicates that, at the SSS level, there

are only 4 public VE institutions compared to over 119 private VE institutions which are registered with Ghana's NVTI in the Greater Accra Region. Whether public VE has any advantage over private VE could be an interesting query for future research.

In Ghana, women make up 75% of total enrolments in non-government training institutions, whilst in Tanzania and Zimbabwe women make up 60% of total non-government training enrolments. A survey of 28 non-government technical and vocational schools in Senegal found women to be the dominant group with 55% of enrolments. The evidence from some countries in SSA seem to be consistent with Ghana (Johanson and Adams 2004: 95).

8.5.3 This research focused on VE for Ghanaian women in the feminized/domestic trades. The question needs to be asked whether the analysis could be extrapolated to other SSA countries. Available research suggests that occupational segregation seems to be a consistent pattern across SSA. Young women tend to be under-represented in TVET and experience gender inequality, in terms of access to TVET, which reflects a gender-biased division of labour.

Young women make up less than 15% of TVET enrolments in Niger, Ethiopia, Uganda, Namibia, Eritrea and Malawi. In countries like Benin, Mauritania, Mozambique, Botswana, Chad and Guinea, women make up 30-35% of TVET enrolments (Johanson and Adams 2004). SSA retains the largest gender-gap in the education of girls and boys, compared to any other region of the world (Samans and Zahidi 2017). A pattern which is consistent with this research is that girls across SSA who enter TVET tend to follow trades that are typically followed by women, such as hairdressing, garment manufacture, hotel work and catering (Johanson and Adams 2004: 69; World Bank 2014). In Kenya, the most popular VE courses for women were tailoring, hairdressing and computer packaging (World Bank 2014: 97).

8.5.4 A weakness of this research is that the key participants were unable to provide definitive business and personal incomes made from their enterprise ventures. Hence approximate figures which the participants provided have been used. These figures could not be verified because the GEOs typically did not keep proper business records. However, the approximate figures provided give us an insight into GEO enterprise growth stage and potential. The fact that GEOs did not keep proper business records speaks to the level of informality of the enterprises being researched.

In exploring a gendered analysis of formal VE, skills development and self-employment for women in Accra, this research provides a detailed study of VE graduate MSE operators in the domestic trades. The conditions under which VE leads to sustainable self-employment include the trade area pursued, the availability of post-graduation job opportunities and the quality of work experience VE graduates gain. The research concludes that, sustainable self-employment by women in Ghana can be constrained by cultural factors such as gender role socialization within the household, which require women to subjugate their career and enterprise development to their reproductive and domestic provisioning obligations. Gender discrimination within the Ghanaian context also tends to restrict women's access to property which is typically required as collateral to raise finance, a necessity for enterprise development. For VE to meet its promise, VE policy needs to be set within the context of a tight linkage to industry needs and the job market. In addition, a proactive gender policy which is sensitive to, and addresses the cultural factors which affect women's access to training, employment in general, and self-employment in particular, needs to be a critical consideration for VE policymakers.

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APPENDIX 1: PROFILE OF PARTICIPATING VE GRADUATES

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
GEO 1	Janet Dakurah	Catering (1987)	4 years	City & Guilds 1 NVTI 2 & 1 Cake Decoration	4 Number 1 Restaurant Trainee Cook– 1 year Cook – 3 years 5 Liberty Court Continental Dishes Cook/Chef – 3 years 6 Marriott Hotel – Catering Manager – 2 years	Business Age – 20 years Business provides: 6 Catering services 7 Hospitality & catering Equipment rentals 8 Laundry services 9 Water & public conveniences 10 Real estate DEDICATED BUSINESS PREMISES	GHS 3,000 ($ 2,112.67) Per month = 48 times multiplier of the minimum wage. Daily wage = GHS 150 ($105.63)
GEO 2	Rita Obeng Osei	Catering (1993)	4 years	City & Guilds 2 (Advanced Certification) City & Guild 1	5 Ghana Airways Trainee Cook – 1 year 6 Golden Tulip Internship – Trainee Cook – 6 months	Business Age – 3 years Mini Restaurant providing: 3 local & continental dishes	GHS 700 ($ 492.95) per month = 11.25 times multiplier of the minimum wage.

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	**NAME**	**VE PROGRAMME & YEAR OF GRADUATION**	**VE COURSE DURATION**	**QUALIFICATIONS & SPECIALIST TRAINING**	**WORK EXPERIENCE** **(Organization, role, tenure)**	**GEO'S BUSINESS PROFILE**	**APPROX. PERSONAL INCOME & INCOME MULTIPLIER** **GHS ($)**
				NVTI 2 & 1	7 Adu Gyamfi Secondary School Home Science Tutor – 1 year 8 Japanese Embassy – Chef/Catering Manager – 17 years	4 Food orders for NGO KIOSK	Daily wage GHS 35 ($24.65)
GEO 3	Comfort Atiase	Catering (2005)	3 years	City & Guilds 1 NVTI 2 & 1	1 Glo Bank Catering Trainee Cook – 1 year Cook – 1 year Cook/Manager – 1 year	Business Age – 3 years Business provides: 1 Corporate catering 2 Food orders HOME WORKING	GHS 1,300 ($ 915.49) Per month = 20.90 times multiplier of the minimum wage. Daily wage = GHS 65 ($ 45.77).

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
GEO 4	Elizabeth Ampofo	Catering (1994)	4 Years	City & Guilds 2 (Advanced Certification) City & Guilds 1 NVTI 2 &1 Cake Decoration Event Decoration	1 Golden Tulip Internship Trainee Cook – 3 months 2 Golden Tulip Cook – 1.5 years Dual employment – Snack Bar & orders 3 Analisa Hotel Cook – I year 4 SACS Catering & Cake Decoration School Tutor – 4 Years 5 Accra Girls Vocational Institute, Tutor – 6 Years	Business Age – 5 years Business includes: 1. Mini Restaurant 2. Food orders 3. Event decoration 4. Bakery KIOSK	GHS 400 ($ 281.69) per month = 6.4 times multiplier of the minimum wage. Daily wage = GHS 20 ($14.08)
GEO 5	Priscilla Kodey	Catering (2000)	3 Years	City & Guilds 1 NVTI 2 & 1	1 University of Ghana – Trainee Cook, Reception and House-keeping – 1 year 2 Nash Catering – Cook, Catering Supervisor – 3 years.	Business Age – 3 years Business provides: 1. Food orders for corporate and individuals	GHS 400 ($ 281.69) per month = 6.4 times multiplier of the minimum wage

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
				Sugar craft and cake decoration		2. Event decoration HOME WORKING	Daily wage = GHS 20 ($14.08)
GEO 6	Rosemary Kodjo	Catering (1995)	3 years	City & Guilds 1 NVTI 2 & 1 Cake decoration and bakery	1 Accra Girls' Vocational – Teaching Assistant, Catering Practicals – 1 year 2 Hatchcraft – Internship (Baking and Cake Decoration) – 4.5 months 3 SACS Catering – Cake Decoration Tutor – 2 years	Business Age – 10 years Business includes: 1. Cookery School 2. Snack shop 3. Wine shop HOME WORKING	GHS 500 ($ 352.11) per month = 8 times multiplier of the minimum wage. Daily wage = GHS 25 ($ 17.60)

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
GEO 7	Josephine Laryea	Catering (1993)	4 years	City & Guilds 2 (Advanced Certification) City & Guilds 1 NVTI 2& 1	1 Ghana Airways – Internship – Trainee Cook – 6 months 2 Secaps Hotel – Cook – 1 year 3 Schwepps – Head of Staff Canteen – 4 years	Business Age – 5 years Business provides: 1. Cakes and doughnuts for retail outlets 2. Food orders 3. Cake and pastry orders HOME WORKING	GHS 250 ($ 176.06) per month = 4.01 times multiplier of the minimum wage. Daily wage = GHS 12.50 ($ 8.80)
GEO 8	Anastasia Hammond	Catering (1989)	3 years	City & Guilds 1 NVTI 2 & 1 Cake decoration	1 Snack bar – Pastries – 1 year 2 Bus Stop Café – Sales Attendant – 3 months 3 Labadi Beach Hotel – Trainee Cook – 3 months; Cook – 1 year	Business Age – 10 years Business provides: 1. Baking – bread, cakes, pastries 2. Cake decoration 3. Food orders (local and continental)	GHS 200 ($ 140.84) per month = 3.22 times multiplier of the minimum wage. Daily wage = GHS 10 ($ 7.04)

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
					4 Papaye Restaurant – Waitress – 8 months 5 Roots Café – Cook – 1.5 years 6 Frankies – Supervisor and Manager – 6 years	4. Event decoration HOME WORKING	
GEO 9	Josephine Awudu	Catering (1997)	3 years	City & Guilds 1 NVTI 2 & 1 Cake decoration and pastries	1 Alluex – Internship-Trainee Cook; Cook and Waitressing – 2 years 2 No.1 Restaurant – Cook and Pastries – 3 years 3 Ramec Restaurant – Cook – 1 year 4 Allor Hotel – Cook – 1.5 years 5 Akosombo Dam Guest House – Cook and House-keeping – 5 years	Business Age – 5 years Business provides: 1. General catering 2. Cake decoration 3. Floral designs and decoration for special events (Currently operating part time business because of commitments as pastor's wife)	GHS 100 ($ 70.42) per month (based on 8 days' work). 4.01 times multiplier of minimum wage. Daily wage = GHS 12.50 ($ 8.80)

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
					6 Lees Cakes – Tutor & Cake Order Manager – 5 years.		
GEO 10	Eleanor Mensah-Ahulu	Catering (1986)	4 years	City & Guilds 2 (Advanced Certification) City & Guilds 1 NVTI 2 & 1 Cake decoration and sugar craft	1 Ghana Airways – Internship - Trainee Cook – 6 months. 2 Celebrity Golf Club – Cook; Head of Pastries; Head of Catering – 4.5 years 3 Cake Teknikks – Tutor – 6 months 4 Ashanti Goldfields – Chef to Managing Director	Business Age – 10 years Business provides: 1. Pastries for church events and construction professionals 2. Cake decoration 3. Event decoration 4. Training school (Currently operates business 2 days a week; chooses to work when she wants)	GHS 100 ($ 70.42) – based on 8 days' work per month = 4.01times multiplier of the minimum wage. Daily wage = GHS 12.50 ($ 8.80)
GEO 11	Johanna Badu	Catering (2004)	3 years	City & Guilds 1 NVTI 2 & 1	1 Mahogany Lodge – Internship, Trainee Cook – 1 year	Business Age – 5 years Business provides:	GHS 1,260 per month = ($ 887.32)

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	**NAME**	**VE PROGRAMME & YEAR OF GRADUATION**	**VE COURSE DURATION**	**QUALIFICATIONS & SPECIALIST TRAINING**	**WORK EXPERIENCE** **(Organization, role, tenure)**	**GEO'S BUSINESS PROFILE**	**APPROX. PERSONAL INCOME & INCOME MULTIPLIER** **GHS ($)**
				Cake decoration	2 Golden Tulip Hotel – Food and Silver Service (Banqueting) – 1.5 years 3 Speciality Cakes – Cake Decoration and Shop Management – 2 years	1. Pastry and cake orders (accounts for 80% of her business) 2. Table setting business (banqueting)	20.25 times multiplier of the minimum wage Daily wage = GHS 63 ($ 44.37)
GEO 12	Millicent Tettey	Catering (2004)	3 years	City & Guilds 1 NVTI 2 & 1 Cake decoration	No work experience	Business Age – 5 years Business includes: 1. Mini restaurant – local dishes and fried rice with chicken. 2. Cake orders HOME WORKING	GHS 100 ($ 70.42) per month = 1.6 times multiplier of the minimum wage Daily wage = GHS 5 ($ 3.52)

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
GEO 13	Christine Afedzi	Catering (1996)	3 years	City & Guilds 1 NVTI 2 & 1	1 Paramount hotel – Trainee Cook – 5 months 2 Papaye Restaurant – Fast Food Waitress – 1 year 3 Paloma Restaurant – 6 months 4 Grace Hill Top Hotel – Cook – 1 year	Business Age – 7 years Business provides: 1. Table top take-away service – fried rice and chicken. UMBRELLA RESTAURANT	GHS 50 ($ 35.21) per month = 0.80 times of the minimum wage. Daily wage = GHS 2.50 ($1.76)
GEO 14	Paulina Addo	Dressmaking (1994)	3 years	NVTI 2 & 1 Social Welfare Certificate	1 Apprenticeship – 2 years	Business Age – 3 years Business provides: 1. Ladies and gents' clothes RENTED WORK PREMISES	GHS 150 ($ 105.63) per month = 2.4times minimum wage Daily wage – GHS 7.50 ($5.28)

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
GEO 15	Ophelia Awuku	Dressmaking (2002)	3 years	City & Guilds 1 NVTI 2 & 1	No work experience	Business Age - 3 years Business provides: 1. Traditional ladies wear (slit & kaba) KIOSK	GHS 100 ($ 70.42) per month = 1.6times minimum wage Daily wage = GHS 5 ($3.52)
GEO 16	Yaa Sarpomaa	Dressmaking (1996)	3 years	NVTI 2 & 1 Design School – 2 years (free hand cut) Entrepreneurship course – 6 months	No work experience	Business Age – 3 years Business provides: 1. Unisex Dressmaker KIOSK	GHS 150 ($ 105.63) per month = 2.4times minimum wage. Daily wage = GHS 7.50 ($5.28)

GRADUATE ENTERPRISE OWNER (GEO) NUMBER	NAME	VE PROGRAMME & YEAR OF GRADUATION	VE COURSE DURATION	QUALIFICATIONS & SPECIALIST TRAINING	WORK EXPERIENCE (Organization, role, tenure)	GEO'S BUSINESS PROFILE	APPROX. PERSONAL INCOME & INCOME MULTIPLIER GHS ($)
GEO 17	Antoinette Fianu	Dressmaking (1982)	3 years	Social Welfare certificate NVTI 2 & 1	No work experience	Business Age – 15 years Business provides: 1. General Dressmaking 2. Wedding gowns 3. Funeral shrouds 4. Traditional ladies wear 5. Event decoration HOME WORKING	GHS 150 ($ 105.63) per month = 2.4 times minimum wage. Daily wage = GHS 7.50 ($5.28)
GEO 18	Irene Azu	Hairdressing (2006)	3 years	NVTI 2 & 1	No work experience	Business Age – 3 years Business provides: 1. General hairdressing 2. Specializing in braids and hair extensions KIOSK/HOME	GHS 150 ($ 105.63) per month = 2.4times minimum wage. Daily wage = GHS 7.50 ($5.28)

*Please note: All calculations are based on March 2010 figures. The US Dollar/Ghana New Cedi exchange rate was 1.42. The Ghana minimum wage was GHS 3.11 ($2.2)

APPENDIX 2: GEO Enterprise Overview

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
GEO 1	Janet Dakurah	Catering (1987) City & Guilds 1 NVTI 2 & 1 Cake Decoration	Business Age – 20 years Business provides: 1 Catering Services 2 Hospitality & Catering Equipment Rentals 3 Laundry Services 4 Water & Public conveniences 5 Real Estate	Waged employees = 12 1. Uses modern equipment & imports equipment direct from manufacturers in China. 2. Has own storage facility for business equipment. 3. Buys cars for business use direct from dealers. 4. START-UP CAPITAL = circa GHS 100. 5. Business Loan – GHS 300 when GEO started business 6. Personal Income = 48 times multiplier of the minimum wage. 7. Business Income = circa GHS 10,000 per month (minimum). Presbyterian	High Growth Urban Informal Sector (UIS) Small Enterprise 1. Operates in Urban informal sector (UIS) upper tier - successful small informal enterprise. 2. Entrepreneurship self-employment 3. Business accounts kept separately 4. Economic rationality and profit orientation leading to GEO diversifying out of small catering order business and focusing on large orders and allied and non-allied enterprises. 5. Waged Employees 6. Clientele is high income domestic market focus. 7. Operates business from 5 locations in Accra. 8. Home keeping represents growth constraint.

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
				General Assembly order was GHS 30,000 – 40,000.	
GEO 2	Rita Obeng Osei	Catering (1993) City & Guilds 2 (Advanced Certification) City & Guild 1 NVTI 2 & 1	Business Age – 3 years Mini Restaurant providing: 1 Local & continental dishes 2 Food Orders for NGO	Waged employees = 4 Casual workers = 2 1. Uses household equipment 2. START-UP capital = GHS 4000 to start mini restaurant. 3. Personal income = 11.25 times multiplier of the minimum wage. 4. Business income = circa GHS 3,400 per month approx.	Moderate growth middle tier UIS micro enterprise. 1. No separation of production and consumption accounts. 2. Reliance on social networks and social status in relations with labour markets. 3. Low levels of capitalisation and high levels of labour intensity of production. 4. Low income local market. 5. Has used business profits to expand - operates 2 branches, works from kiosk and purpose built mini restaurant. 6. Husband's prerogative represents growth constraint 7. Home keeping represents growth constraint
GEO 3	Comfort Atiase	Catering (2005) City & Guilds 1 NVTI 2 & 1	Business Age – 3 years Business provides: 1 Corporate catering 2 Food orders Home Based Enterprise	Paid employees = 4 Apprentice = 1 Casual worker = 1 1. Uses industrial equipment 2. Works from home 3. START-UP Capital = GHS 1,000.	Moderate growth middle tier UIS micro enterprise 1. Does not keep proper business accounts – "My clients pay me at different times, some daily, some weekly, fortnightly and monthly so I struggle to give you exact income figures" 2. Lack of business and management skills impeding growth of business

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
				4. Personal Income = 20 times multiplier of the minimum wage. 5. Business Income = circa GHS 3,000 per month.	3. Attitude to credit is a potential growth constraint
GEO 4	Elizabeth Ampofo	Catering (1994) City & Guilds 2 (Advanced Certification) City & Guilds 1 NVTI 2 &1 Cake Decoration Event Decoration	Business Age – 5 years Business includes: 1. Mini Restaurant 2. Food orders 3. Event decoration 4. Bakery	Paid employees = 3 Casual workers = 5 Friends = 4 1. START-UP capital = GHS 1,200 2. Personal Income = 6.4 times multiplier of the minimum wage. 3. Business Income = circa GHS 2,000 per month.	Low-growth middle tier UIS micro enterprise 1. Suffered number of failures as a result of lacking business and management skills, however able to bounce back as a result of clientele developed through prior work experience and own business contacts. 2. Female headed family – children represent growth constraint. 3. Home working constitutes growth constraint.
GEO 5	Priscilla Kodey	Catering (2000) City & Guilds 1 NVTI 2 & 1	Business Age – 3 years Business provides:	Paid employees = 0 Apprentices = 2 Family help = 1 Friends = 4	Low-growth middle tier UIS micro enterprise 1. Has business transport which helps her to get food delivered on time. 2. Does not keep proper business accounts

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
		Sugar craft and cake decoration	1. Food orders for corporate and individuals 2. Event decoration Home Based Enterprise	1. Has business transport. 2. START- UP capital = circa GHS 100 3. Personal Income = 6.4 times multiplier of the minimum wage 4. Business Income = circa GHS 1,000 per month.	3. Growth constrained by lack of business and management skills
GEO 6	Rosemary Kodjo	Catering (1995) City & Guilds 1 NVTI 2 & 1 Cake decoration and bakery	Business Age – 10 years Business includes: 1. Cookery School 2. Snack shop 3. Wine shop Home Based Enterprise	Paid employees = 2 1. No business transport 2. START-UP capital = circa GHS 720 3. Personal Income = 8.03 times multiplier of the minimum wage 4. Business Income = circa GHS 1000 per month	Low-growth middle tier UIS micro enterprise 1. Was engaged in too many diversifications but has now focused on cookery school 2. Has potential to grow with good business management skills 3. Single parenthood presents business growth constraint.
GEO 7	Josephine Laryea	Catering (1993)	Business Age – 5 years Business provides:	Paid employees = 0 Apprentice = 1 Casual workers = 2	Low-growth middle tier UIS micro enterprise 1. Needs finance to expand

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
		City & Guilds 2 (Advanced Certification) City & Guilds 1 NVTI 2& 1	1. Cakes and doughnuts for retail outlets 2. Food orders 3. Cake and pastry orders Home Based Enterprise	Family help = 1 1. No business transport 2. START-UP capital = GHS 100 3. Personal Income = 4.01 times multiplier of the minimum wage. 4. Business Income = circa GHS 1000 per month.	2. Lack of business & management skills is growth constraint
GEO 8	Anastasia Hammond	Catering (1989) City & Guilds 1 NVTI 2 & 1 Cake decoration	Business Age – 10 years Business provides: 1. Baking – bread, cakes, pastries 2. Cake decoration 3. Food orders (local and continental) 4. Event decoration Home Based Enterprise	Paid employees = 0 Apprentices = 2 1. No business transport 2. START-UP capital = GHS 132.50 3. Personal Income = 3.22 times multiplier of the minimum wage. 4. Business Income = circa GHS 1000 per month.	Low-growth middle tier UIS micro enterprise 1. Extended family commitment constitute growth constraint 2. Attitude to credit is growth constraint – "I don't want any micro credit because I look at my environment, where my business is and it is not well developed the interest alone will eat into my profit"

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
GEO 9	Josephine Awudu	Catering (1997) City & Guilds 1 NVTI 2 & 1 Cake decoration and pastries	Business Age – 5 years Business provides: 1. General catering 2. Cake decoration 3. Floral designs and decoration for special events (Currently operating part time business because of commitments as a pastor's wife) Home Based Enterprise	Paid employees = 0 Apprentices = 2 Friends = 2 1. Uses household equipment 2. Operates from home. 3. START-UP capital = GHS 10 4. Personal income = 4.01 times multiplier of minimum wage (based on 8 days' work per month) 5. Business Income = circa GHS 1,000 per month.	Low-growth middle tier UIS micro enterprise 1. Attitude to Credit represents a growth constraint – "I have not thought of taking credit from anywhere because I believe in humble beginnings." 2. Lack of business management skills are barriers to growth - "…sometimes I don't consider transportation factor (as costs) because I have a car and I feel that the to and fro I am making for the order is not important…" 3. Commitment to her marriage serves as a constraint to business growth. 4. A number of setbacks with regard to extended family and property have put constrains on her business.
GEO 10	Eleanor Mensah-Ahulu	Catering (1986) City & Guilds 2 (Advanced Certification) City & Guilds 1 NVTI 2 & 1	Business Age – 10 years Business provides: 1. Pastries for church events and construction professionals 2. Cake decoration 3. Event decoration	Paid employees = 0 Apprentices = 0 Friends = 6 1. Uses industrial equipment for business – "all the profit I make goes to buying new equipment for the business"	Low-growth middle tier UIS micro enterprise. 1. Does not keep proper business accounts – " ..it's difficult to calculate income" 2. Relies heavily on contacts and networks – "my customers come mainly upon recommendation usually from church members".

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
		Cake decoration and sugar craft	4. Training school (Currently operates business 2 days a week; chooses to work when she wants) Home Based Enterprise	2. No business transport. 3. START-UP capital = GHS 2,000 4. Personal income - based on 8 days' work per month = 4 times multiplier of the minimum wage. 5. Business Income = GHS 1,200 Home Based Enterprise	3. Commitment to child represent constraint to growth. 4. Husband's prerogative is growth constraint 5. Personal attitude represents growth constraint – "Perhaps one day I will expand my business but now, I am comfortable with what I've got"
GEO 11	Johanna Badu	Catering (2004) City & Guilds 1 NVTI 2 & 1 Cake decoration	Business Age – 5 years Business provides: 1. Pastry and cake orders (accounts for 80% of her business) 2. Table setting business (banqueting)	Paid employees = 0 Uses friends to help her when the need arises. 1. Uses household equipment. 2. Operates mini- restaurant and bar. 3. No business transport. 4. START-UP capital = GHS 200. 5. Personal income = 20 times multiplier of minimum wage 6. Business Income = GHS 3,600 per month.	Moderate growth UIS micro enterprise. 1. Husband's prerogative is potential growth constraint. 2. Attitude to credit is a growth constraint – "I haven't taken out any credit for my business, I would like to but I'm afraid, my husband won't allow it. 3. Lack of appropriate equipment is a constraint to growth – "customers want to see the pies being baked fresh in front of their eyes and they want to smell the aroma of freshly baked pies but I haven't got that type of oven…if I pre-bake the pies from home, they don't sell, my customers don't like that…."

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
GEO 12	Millicent Tettey	Catering (2004) City & Guilds 1 NVTI 2 & 1 Cake decoration	Business Age – 5 years Business includes: 1. Mini restaurant – local dishes and fried rice with chicken. 2. Cake orders Home Based Enterprise	Paid employees = 0 Family and Friends = 5 1. Uses household equipment for business. 2. No work experience 3. START-UP capital = circa GHS 200 4. Personal Income = 1.6 times multiplier of minimum wage 5. Business Income = GHS 600 per month	Low-growth lower tier UIS micro enterprise 1. Lack of Business and management skills - Millicent has too many diversifications to her business and no clear business focus, hence even though she thinks she is doing well, her business is still trying to stand on its own after 5 years. Her father keeps pumping money into the business and this is what is keeping the business afloat she claims – "I think I received very good VE training but when it comes to business, I wish I had received more practical training for example in the areas of business management and 'waiting' service".
GEO 13	Christine Afedzi	Catering (1996) City & Guilds 1 NVTI 2 & 1	Business Age – 7 years Business provides: 1. Table top take-away service – fried rice and chicken	Paid employees = 1 1. Operates a roadside umbrella restaurant. 2. Hires storage space for cooking utensils. 3. START-UP capital = GHS 1,000 4. 9 months work experience.	Low-growth lower tier UIS micro enterprise 1. Weak operating climate causes interruptions to business eg – road being built which is a barrier to growth

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
				5. Personal income = 0.8 times of minimum wage	2. Competition – "there are about 5 chop bars surrounding here…there are a lot of garages around and bus stops but people don't buy as much as they used to". 3. Undifferentiated product offering – "my skill is in demand although there is market saturation the difference is in the quality of food…." 4. Lack of business and management skills therefore business is unprofitable and survivalist. 5. Family commitment – has a young son – serves as barrier to growth.
GEO 14	Paulina Addo	Dressmaking (1994) NVTI 2 & 1 Social Welfare Certificate	Business Age – 3 years Business provides: 1. Ladies and gents' clothes	Paid employees = 2 Apprentices = 2 1. Operates from rented premises. 2. Uses industrial equipment. 3. 2 years 'attachment' 4. Personal income = 2.4 times of daily minimum wage 5. Business Income = GHS 300 per month.	Low-growth lower tier UIS micro enterprise 1. Husband's prerogative serves as barrier to growth –"My business was put on hold for 2 years when I got married. I had to help with his rice business but I got no satisfaction from this job so I complained and he allowed me to start up again" 2. Lack of business and management skills - 3. Fragmented business focus – sews anything for anyone yet she states – "With dressmaking you

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
					need a lot of money because you are continually updating and restocking materials …. I even get people from the US sew things here therefore I sell ready-made batik outfits which everyone can buy" – incongruous product and customer fit. 4. Does not keep proper business accounts – "Business is seasonal so I find it difficult to put specific numbers on income" 5. High Credit Rates – received business credit for GHS1000 and had to repay within 7 months a total of GHS1500 – "I struggled to repay …I need a loan with low interest because the pressures of my business does not allow me to save much" 6. Weak operating climate - Business usually interrupted by electricity power outtage - "having no generator retards progress of my business". 7. Home keeping constitutes a growth constraint – "at 3pm daily I go home to prepare family meals to be ready by 5pm and by 6pm I am back at work with my children…"
GEO 15	Ophelia Awuku	Dressmaking (2002)	Business Age - 3 years	Paid employees = 2 Apprentices = 6	Low-growth lower tier UIS micro enterprise 1. No clear business strategy –"I have no specific clientele in mind, I provide for all incomes; I am

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
		City & Guilds 1 NVTI 2 & 1	Business provides: 1. Traditional ladies wear (slit & kaba)	1. No work experience. 2. Works from kiosk 3. Does not use industrial machines. 4. Start-up capital = GHS 1300. 5. Personal income – 1.6 times of daily minimum wage. 6. Business Income = GHS 200 per month.	able to adjust prices and sew outfits accordingly" 2. Does not use appropriate equipment - "I cope with the machinery I have but I need to buy industrial machines like overlock, embroidery & knitting machines….at the moment when my machines are faulty then I have a problem" 3. Credit inaccessibility – "the forms were too difficult to understand…they wanted to know if my mother had built a house, if she owned a car or if she already owned a shop; all this put me off" 4. Generally a lack of focus and fragmented understanding of the business; lack of management skills – "modelling is important to me because …I need to understand fitting of clothes on other people and how to catwalk".
GEO 16	Yaa Sarpomaa	Dressmaking (1996) NVTI 2 & 1	Business Age – 3 years Business provides: 1. Unisex Dressmaker	Paid employees = 1 1. Operates business from rented kiosk. 2. Start-up capital = GHS 250 3. Personal income = 2.4 times minimum wage	Low-growth lower tier UIS micro enterprise 1. Does not keep accounting records – "It depends on work coming in but a rough figure would be ……" 2. Lack business management - "Sometimes I get work overload and I am unable to communicate this to my clients…."

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
		Design School – 2 years (free hand cut) Entrepreneurship course – 6 months		4. Business Income = GHS 200 per month.	3. Family & extended family commitments pose barriers to growth – "I have to pay my sister's daughter's school fees, therefore sometimes Items that need to be bought for my business are put on hold until I get more money".
GEO 17	Antoinette Fianu	Dressmaking (1982) Social Welfare certificate NVTI 2 & 1	Business Age – 15 years. Business provides: 1. Wedding gowns 2. Funeral shrouds 3. Traditional ladies wear 4. Event decoration.	Paid employees = 3 Apprentice = 2 1. Operates from home 2. Start-up capital = 3. Personal Income = 2.4 times minimum wage. 4. Business Income = GHS 400	Low-growth lower tier UIS micro enterprise 1 Struggles with pricing her products "sometimes I give credit… I have 6 competitors in this area, if my prices are too high for them, they will go to my competitor". 2 Her friends have encouraged her to expand so she hopes to start a training school. 3 Home – business premises is not adequate, her husband promised to build and extension 2 years ago but this has not been done. 4 Home location is in the surburbs and customers struggle to get to her house. 5 She has an electric machine but there is no electric supply in the area she lives so business is slow. 6 Home -keeping and cooking meals interferes with her meeting deadlines. 7 Has problem collecting remittances from customers.

GRADUATE ENTERPRISE OWNER NUMBER (GEO)	NAME	COURSE NAME, YEAR OF GRADUATION QUALIFICATIONS & SPECIALIST TRAINING	GEO'S BUSINESS OVERVIEW	NUMBER OF EMPLOYEES, FINANCE SOURCES, PERSONAL & BUSINESS INCOME (APPROX.)	ENTERPRISE LIFE STAGE, GROWTH CLASSIFICATION & CONSTRAINTS
GEO 18	Irene Azu	Hairdressing (2006) NVTI 2& 1	Business Age – 3 years Business provides: 1. General hairdressing 1. Specializing in braids and hair extensions Home Based Enterprise	Paid employees = 0 Apprentice = 1 1. Personal income = 2.4 times minimum wage 2. Business Income = GHS 200 3. Engaged in plural occupations.	Low-growth lower tier UIS micro enterprise 1. Lack of sufficient equipment is a barrier to growth – "When I had only one hairdryer, I notice that customers left my salon because they couldn't wait" 2. Unable to devote 100% of time – I offer what the customer expects but when I am not around and the apprentice is left there, the customers go elsewhere" 3. Plural occupation & family commitment – "I have responsibilities and I look after one brother and one sister through school……"

APPENDIX 3: Interview questions

SEMI-STRUCTURED INTERVIEW QUESTIONS FOR:

1. Vocational education (VE) graduates
2. Enterprises owned by VE graduates – occupations must be directly or indirectly related to the trade area studied.
3. VE professionals and providers
4. VE policy makers

VOCATIONAL EDUCATION GRADUATES (QUESTIONS RELATED TO THE INDIVIDUAL)

1. What VE programme did you pursue?
2. Why did you pursue this programme? – key drivers or motivators.
3. What year did you graduate?
4. What was your education status before embarking on formal VE?
5. Trace career history post-graduation – apprenticeship/wage employment/plural occupation?
6. To what extent has the VE programme pursued been of benefit to you?
   - To what extent has it influenced the life that you want to live or choose to live?
   - To what extent has it enabled you to make the choices you want for yourself and your business?
7. In your opinion, has formal VE given you readily employable skills? (Are the VE skills acquired in demand by the job market? - skills are not limited to technical occupational skills but include generic skills such as customer service, marketing, etc. which are critical to being successful in any occupational area). Provide reasons for your response.
8. Do you think that formal VE has provided you with a way of breaking the vicious cycle of unemployment and poverty? Provide reasons for your response.
9. What is your monthly income?
   - What is the income that someone with your background and experience will earn in the formal sector?
   - How much do you think, on average, an individual with your background and experience makes on a monthly basis, running a small/micro enterprise such as yours?

10. With hindsight, what kind of support do you think needs to be in place to ensure that people with formal VE skills are able to pursue an occupation which is directly/indirectly related to the area of training received, on a sustainable basis?

SEMI-STRUCTURED QUESTIONS FOR VE GRADUATE (QUESTIONS RELATED TO THE ENTERPRISE)

1. When was your business set up? How long has the business been in operation?
2. What are the reasons for starting up your business?
3. What was the source of your start-up capital?
4. How much start-up capital did you need and how much was acquired/provided?
5. What services does your business provide?
6. Who are your target customers?
   - Does your business cater to a specific clientele?
   - Who are the typical customers and why?
7. What is the business' daily/weekly/monthly income?
8. What is your (enterprise owner) weekly income?
9. How many people does the business employ? How are they recruited?
   - Are they full-time or part-time?
   - Are they paid or volunteers?
   - Are they family members or relatives?
10. What are the growth plans for the business over the next year?
11. What are the growth plans for the business over the next 2 to 5 years?
12. What professional associations does the enterprise owner belong or subscribe to?
    - What benefit does the association provide professionally, socially and from a business perspective?
13. What social and religious clubs does the enterprise owner belong to?
    - To what extent has your association with these clubs helped develop your business?
14. What factors have contributed to the growth or lack of growth of your business.
15. To what extent does commitments to the immediate and extended family:-
    - Affect growth plans for the business?
    - Affect decisions that are made relating to the way the business is operated?

16. Why do you think customers choose your services compared to your competitors?
    - Is there anything unique about the products or services you provide?
17. Why do customers choose your competitors' products or services over yours?

SEMI-STRUCTURED QUESTIONS FOR VE PROFESSIONALS AND PROVIDERS

1. What do students who graduate from your programme tend to do:-
    - 1 to 3 years after graduation – why? (Provide examples)
    - 3 to 5 years after graduation – why? (Provide examples)
    - 5 to 10 years after graduation – why? (provide examples)
2. To what extent does the VE programme you provide prepare graduates to pursue careers in the informal sector?
    - Which aspects of the programme adequately prepare graduates for informal sector employment? (Why)
    - Which elements of the programme in your opinion have no relevance for the informal sector? (Why)
3. What are the constraints graduates typically face in terms of setting up and running successful micro and small enterprises in the informal sector?
4. What are the constraints graduates who operate in the informal sector face in the area of:-
    - Running sustainable businesses? (Why)
    - Growing their businesses in terms of size and income?
    - Developing their businesses into small and medium sustainable enterprises?
5. What needs to be in place to enable graduates run sustainable small and medium enterprises?
6. Does the VE programme, curriculum and post-graduation support that you provide need to be changed to enable graduates to operate successful enterprises in the informal sector?
7. From an employability perspective, what are the main advantages for students who undertake formal vocational training? Does vocational education adequately provide students with employable skills?
8. From an employability perspective, what are the main disadvantages for students who undertake formal vocational training?
9. What evidence do you have to prove that vocational education helps to break the cycle of lack of employable skills, unemployment and poverty?

10. What support/infrastructure, in your opinion, needs to be provided by the following stakeholders in order for vocational education to address the vicious cycle of unemployment and poverty:-
    a. Parents/Guardians
    b. Vocational Education Providers
    c. Career Counsellors
    d. National Vocational Training Institute
    e. Non-Governmental Organisations
    f. Financial Providers – micro credit organisations, banks, credit unions etc.
    g. Government – local and national
    h. Other Stakeholders

SEMI-STRUCTURED QUESTIONS FOR VE POLICY MAKERS

1. What has been the history of interaction between vocational education, skills development and informal micro-enterprise policy and practice in Ghana?
2. How do Ghanaian youth, especially those in the urban areas, acquire vocational skills and create pathways into the informal micro-enterprise sector?
3. To what extent does the current delivery environment for formal structured vocational education prepare graduates to pursue successful careers/businesses within the informal sector?
4. What policies are in place to ensure that formal structured vocational education provides graduates with the skills that will enable them to pursue successful careers in the informal sector?
5. What is the rationale behind recent changes that the government has made to the vocational education curriculum and provision?
    - To what extent will this enable graduates to operate successfully in the informal sector?
6. What policies or plans has the government put in place with regard to skills development specifically for operation in the informal sector?
7. What is the government's agenda/vision with regard to formal structured vocational education as a route to poverty reduction?

APPENDIX 4: Key Competencies Chart

Table: Key Competencies Chart – VE graduate enterprise owner (GEO) Key strengths and weaknesses

Key Competency Area	**Competency Domain**	**Knowledge, Skills, Behaviours & Attitudes**	**Key Strength**	**Key Weakness**
Managing Business & Clientele	Strategic competencies	1. Setting challenging but achievable business goals 2. Devising strategies to achieve goals 3. Adapting and adjusting business operations to match the current demand in industry 4. Conceptual thinking		
	Opportunity competencies	1. Niche strategy 2. Marketing & promotion 3. Understanding and anticipating client needs	1. GEO 3, GEO 5, GEO 1, GEO 11 2. - 3. GEO 1, GEO 3, GEO 2, GEO 8, GEO 5.	2. GEO 3, GEO 10 3. GEO 4 4. 5.

Key Competency Area	Competency Domain	Knowledge, Skills, Behaviours & Attitudes	Key Strength	Key Weakness
		4. Skills to offer more specialized or customized services 5. Customer service and complaint handling 6. Providing an attractive range of products 7. Focus on quality and design of the products 8. Sales skills 9. Skills to assess sales problem	4. GEO 3, GEO 2, GEO 3, GEO 8, GEO 1. 5. GEO1, GEO 2, GEO 3, GEO 8, GEO 5, GEO 9. 6. GEO 3, GEO 5, GEO 1. 7. GEO 1, GEO 2, GEO 3, GEO 8, GEO 11 8. GEO 8 9. GEO 3, GEO 4, GEO 8	6. 7. 8. GEO 9 9. GEO 6
Managing Operations	Technical competencies	1. Trade specific 'know-how' and skills 2. Handling tools and equipment relevant to trade	1. GEO 1, GEO 2, GEO 3, GEO 4, GEO 5, GEO 6, GEO 7, GEO 8, GEO 9, GEO 10, GEO 11. 2. GEO 1, GEO 2, GEO 3, GEO 4, GEO 5, GEO 6,	

Key Competency Area	Competency Domain	Knowledge, Skills, Behaviours & Attitudes	Key Strength	Key Weakness
			GE0 7, GEO 8, GEO 9, GEO 10, GEO 11.	
	Functional competencies	1. Business planning 2. Preparing & managing budget 3. Costing & pricing 4. Managing accounting and cash control 5. Managing orders 6. Managing logistics, inventory and resources 7. Managing distribution 8. Task management	1. GEO 1, GEO 2 2. GEO 1, GEO 2. 3. GEO 1, GEO 8 4. 5. GEO 1, GEO 2, GEO 3, GEO 4, GEO 5, GEO 6, GEO 7, GEO 8, GEO 9, GEO 10, GEO 11. 6. GEO 1, GEO 2, GEO 3, GEO 4, GEO 5, GEO 7, GEO 8, GEO 9. 7. GEO 1	3. GEO 3, GEO 4, GEO 7, GEO 8, GEO 9 4. GEO 3, GEO 4

Key Competency Area	Competency Domain	Knowledge, Skills, Behaviours & Attitudes	Key Strength	Key Weakness
			8. GEO 1, GEO 2, GEO 4, GEO 5, GEO 7, GEO 8, GEO 9.	
	Personal competencies	1. Personal drive 2. Time management 3. Interpersonal communication 4. Negotiation 5. Risk taking	1. GEO 1, GEO 3, GEO 4, GEO 5, GEO 8, GEO 9 2. GEO 1, GEO 2, GEO 3, GEO 5, GEO 8, GEO 9 3. GEO 1, GEO 2, GEO 5 4. GEO 1, GEO 5, GEO 8, GEO 9. 5. GEO 1	1. GEO 10, GEO 7. 2. - 3. GEO 16, GEO 17 4. GEO 3
	Conceptual competencies	1. Creativity and innovation	1. GEO 3, GEO 5, GEO 7, GEO 8	1. - 2. GEO 7, GEO 9

Key Competency Area	Competency Domain	Knowledge, Skills, Behaviours & Attitudes	Key Strength	Key Weakness
		2. Analyzing, problem solving and decision making 3. Assessing risk	2. GEO 8, GEO 3 3. -	
	Commitment competencies	1. Sustaining effort 2. Commitment to long-term goals 3. Commitment to personal goals	1. - 2. - 3. GEO 1, GEO 2, GEO 3, GEO 5, GEO 8, GEO 11	
Managing Employees	Organizing and Leading competencies	1. Managing productivity 2. Motivation 3. Delegation 4. Teamwork	1. GEO 1, GEO 2, GEO 5, GEO 7, GE0 8, GEO 10 2. - 3. GEO 1, GEO 5, GEO 8, GEO 10.	
	Relationship competencies	1. Managing difficult employees		1. GEO 1, GEO 3, GEO 5, GEO 6, GEO 7, GEO 8

Key Competency Area	**Competency Domain**	**Knowledge, Skills, Behaviours & Attitudes**	**Key Strength**	**Key Weakness**
	Functional competencies	1. Recruitment 2. Compensation and reward management		
Managing External Stakeholders	Relationship competencies	1. Managing suppliers 2. Managing competition 3. Managing business affiliations 4. Skills to secure capital	1. GEO 1 2. - 3. GEO 1	1. GEO 7, GEO 10, GEO 8 2. GEO 3 4. GEO 10